

Agenda & Background Notes

212th Meeting of State Level Bankers' Committee, Andhra Pradesh

State Level Bankers' Committee of A.P

Convenor : Union Bank of India



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Adoption of the minutes of 211th SLBC meeting of AP held on 29.07.2020 and other meetings of SLBC held after 29.07.2020

The minutes of 211th SLBC meeting held on July 29, 2020 were circulated to the members of SLBC, LDMs and Government Departments concerned. The details of Sub-committee meetings and Steering Committee meetings held after 29.07.2020 and up to 14.10.2020 are furnished below. The minutes are placed as annex. Minutes of SLBC & Sub Committee meetings are also available in SLBC portal (www.slbcap.nic.in).

S No	SLBC Meeting	Date of Meeting held
1	211 th Meeting of SLBC of AP	29.07.2020

Details of Sub Committee Meetings held after 29.07.2020		
S No	Agenda Items	Date of Meeting held
1	1. YSR Cheyutha Scheme- Bank finance for Beneficiaries	07.08.2020
2	1. YSR Bima scheme 2. Fisheries and aquaculture infrastructure development fund(FIDF) scheme. 3. Industrial development policy	26.08.2020
3	1. YSR Bima Scheme Coverage Modalities	27.08.2020
4	1. YSR Cheyutha Scheme- Finalization of Scheme Guidelines for Bank finance and Discussion on Draft MoU 2. YSR Bima Scheme - Delay in sharing of PMJDY account holders data base for Government of AP. 3. Submission CQR data for 212 SLBC meeting .	04.09.2020
5	1. Jagananna thodu Scheme- Status review	09.09.2020
6	1. YSR Cheyutha Scheme -Review of Status Report 2. Jagananna Thodu- Review of Status Report 3. YSR Bima Scheme _ Status Review 4. Institutional Finance to Actual Cultivators through JLGs / Swayam Sahayaka Sagudarula Sanghalu (SSSS)- 5. Release of pending VLR/PV amount and Reimbursement to Pre Paid Banks. 6. Issue of KCC to Agriculture and Allied activities – Campaign. 7. Housing Finance under PMAY(U) Affordable housing in Partnership (AHP)-APTIDCO- Extension of gestation period. 8. Release of pending claims to RSETIs sponsored by UBI (e-Andhra Bank) in AP State.	06.10.2020
7	1. YSR Bima Scheme-Discussion on issues to prepare road map for scheme implementation.	14.10.2020

These minutes may be taken as approved by the house as no amendments/changes were received by SLBC of Andhra Pradesh.

Major Action Points of earlier SLBC / Steering Committee Meetings – ATR

Action Point	Action Initiation By	Status of Action initiation.
Controllers are requested to ensure that the subsidy of pending units under Government Sponsored Schemes of FY 2016-17, 2017-18 & 2018-19 are to be returned to Government by 15.08.2020	Banks	SLBC vide Lr. No. 2716/30/196/129 Date: 10.08.2020 requested controllers of Banks concerned to ensure that the pending subsidy amount for FY 2016-17, 2017-18 & 2018-19 to be returned to Govt immediately. Pending subsidy was reduced to Rs 252.32 Cr from Rs905.42 cr (for FY 2016-17, 2017-18 & 2018-19).
Banks to exercise the State Government request on reduction of interest rates on SHG loans at the earliest.	Banks	Majour Commercial Banks reduced the interest rates on SHG lending according to the Government request. Among RRBs, CGGB reduced the interest rate @ 9.50% for SHG loan accounts upto Rs 3.00 lakhs limit. decision to be received of other RRBs.
Banks to complete the task of updating the details of farmers in VLR portal enabling the Government for early release of funds to the credit of beneficiaries	Banks	Banks have uploaded 14.52 lakhs farmers' details in VLR portal. During Sub Committee meeting held on 06.10.2020, Banks were advised to complete the process immediately.
A recent review undertaken by RBI revealed that the average ATM uptime of many banks in the state were much below 90%, which is not acceptable. All banks to review ATM operations and strive to maintain average ATM uptime above 95%.	Banks	SLBC advised all Banks vide Lr no 2716/30/256/146 dated 04.09.2020 to ensure average ATM uptime above 95%.
Banks should initiate appropriate measures to improve/increase digital infrastructure for individuals, businesses etc., including conducting Financial Literacy Awareness camps on digital banking in YSR Kadapa Dst.	Banks, LDM YSR Kadapa District	RBI and SLBC have been monitoring the progress on monthly basis. The progress report placed in Agenda item 12.2.
Union Bank of India & Indian Bank to initiate immediate mapping of block codes in the CBS platform. Further, all banks to initiate suitable steps for digitalized data flow through CBS platform directly to SLBC portal as per the RBI instructions.	UBI, Indian Bank, SLBC	SLBC has been closely following up with the respective Banks for immediate mapping of block codes.

Action Point	Action Initiation By	Status of Action initiation.
SLBC of AP to prepare a field level compatible SOP (Standard Operating Procedure) of YSR Cheyutha scheme for the benefit of all Bankers.	SLBC of AP	SLBC of AP had prepared SOP and circulated to Banks vide Lr no 716/30/196/148 Date: 04-09-2020 with an advise to extend finance under the scheme.
SLBC of AP to prepare operational guidelines of Jagananna Thodu scheme for the benefit of all Bankers	SLBC of AP	SLBC of AP had prepared operational guidelines and circulated vide Lr no SLBC/364/178 Dated 30.09.2020 to member Banks with an advise to extend finance under the scheme.
SLBC of AP to prepare a SOP(Standard Operating Procedure) of YSR Bima scheme for the benefit of all Bankers	SLBC of AP	SLBC of AP had prepared SOP(Standard Operating Procedure) of YSR Bima scheme for the benefit of all Bankers and shared with Banks Vide Lr no SLBC/364/199 Dated 15.10.2020 with an advise for active involvement .

AGENDA 1 - FINANCIAL INCLUSION

1.1 Review of Financial initiatives, expansion of Banking Network and Financial Literacy

1.1.1 Villages identified as inadequately covered or uncovered by financial infrastructure within 5 km radius in our State.

Department of Financial Services, Ministry of Finance, GoI reported that as per the information available in Jan Dhan Darsak GIS App 243 villages are identified as inadequately covered or uncovered by financial infrastructure either through Branch/BC /post offices within 5 km radius in our state. SLBC has worked out an action plan and mapped 229 villages with banking facilities by Bank Branch/BC / post office and uploaded the details in Jan Dhan Darsak GIS App. Balance 14 villages found as submerged /inhabitant. Similarly, with regard to providing banking outlet in hamlet of 500 households in hilly areas, No village / hamlet was leftover in Vizianagaram district against a total of 334 villages /hamlets.

1.2 Banking Infrastructure details in Visakhapatnam district (One of the 30 recategorized most affected LWE (Left Wing Extremism) districts in the country):

Position of Number of Bank Branches & ATMs in Visakhapatnam District :

As on	Branches					ATMs	No of BCs.
	Rural	Semi Urban	Urban	Metropolitan	Total		
31.03.2017	194	97	136	337	764	1162	506
31.03.2018	181	107	103	371	762	1153	515
31.03.2019	173	113	40	442	768	1244	518
30.06.2020	174	117	39	455	785	1245	488

East Godavari West Godavari and Guntur are other LWE normal effected Districts.

1.3 Review of Operations of Business Correspondents:

Deployment of Bank Mithras: Status as on 30.06.2020.

District	GPs	No. of SSA Points	SSAs covered through Branches	SSAs covered through BCs / Other Modes	Active BCs	Inactive / Attrition BCs
Srikakulam	1099	662	113	549	545	4
Vizianagaram	921	550	99	451	436	15
Visakhapatnam	925	620	132	488	477	11
East Godavari	1069	821	211	610	585	25
West Godavari	908	677	277	400	397	3
Krishna	970	439	172	267	265	2
Guntur	1011	974	431	543	535	8
Prakasam	1030	626	313	313	300	13
SPS Nellore	940	559	187	372	362	10
Chittoor	1363	952	198	754	735	19
YSR Kadapa	790	516	269	247	236	11
Anantapuramu	1003	901	190	711	704	7
Kurnool	889	747	188	559	553	6
Total	12918	9044	2780	6264	6130	134

NABARD introduced a scheme to train BCs for 3 days under capacity building programme and NABARD would reimburse the cost of training and examination fee. They have recommended IIBF one of the institution for training of BCs. All banks are requested to take note of above scheme and recommend BCs working in your bank to capacity building training programme to sharpen skills for better performance.

SLBC Vide Lr no 2716/30/302/25 dated 29.04.2020 advised all banks to deploy/replace the BCs in all inactive locations to cater the banking needs of public.

1.4 Progress in increasing Digital Modes of Payment in the State:

1.4.1 Availability of ATMs in the State of Andhra Pradesh:

As on	No. of ATMs
31.03.2018	8981
31.03.2019	9600
31.03.2020	9876
30.06.2020	9899

(Bank wise ATM locations can be viewed in www.slbcap.nic.in)

1.5 Status of Rollout of Direct Benefit Transfer in the State:

1.5.1 Progress on Accounts opened under PMJDY as on 10.09.2020

Bank Type	No of Accounts- Rural & semi urban	No of Accounts- Urban	Total No of Accounts	Total Deposits (Crores)	Zero Balance Accounts	Rupay Card Issued	Aadhar Seeded
Public Sector Bank	3844363	4335535	8179898	2432.00	375674	6907271	7111012
Regional Rural Banks	1450018	729172	2179190	778.76	59583	1290864	2090178
Private Sector Banks	133742	232017	365759	83.75	80022	340139	332371
Grand Total	5428123	5296724	10724847	3294.51	515279	8538274	9533561
% to Total Accounts					4.80%	79.61%	88.90%

(Source: www.pmjdy.gov.in)

1.6 Creating awareness about Various Schemes:

Financial Literacy Centers (FLCs) - Position in A.P as on 30.06.2020:

Particulars	No. of FLCs
Number of FLCCs operating in the District Head Quarters	16
Number of FLCCs operating in Lead District Offices	7
Number of FLCCs operating in Other Places	47
Total	70

Conduct of Financial Literacy Camps: All FLCs have been directed by RBI to conduct Financial Literacy camps as under:

- Two camps per month on 'Going Digital' through UPI and *99# (USSD)
- Five Target Specific Camps per month covering the target Groups of Farmers, SMEs, SHGs, School Children and Senior Citizens

All Rural Branches of banks are required to conduct one Financial Literacy Camp per month (on the third Friday of each month after branch hours).

Number of Camps conducted by FLCs & Rural Branches during FY 2020-21	June 2020 Quarter
No. of FLCs	70
No. of Special Camps by FLCs	7
No. of target Specific camps by FLCs	57
No. of Camps by Rural Branches against the target of 7848 camps.	62

Number FLCs reduced to 70 from earlier level of 85 due discontinuation of funding by NABARD/Sponsored Banks.

Controlling authorities of all Banks are requested utilize the Financial Inclusion Fund provided by NABARD and to advise all FLCs and Rural branches to invariably conduct the Financial Literacy camps .

1.7 Status of Financial Inclusion in the State of Andhra Pradesh:

1.7.1 Progress report - Number of Enrolments under Social Security Schemes as on 31.08.2020

Type of Bank	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
PSBs including RRBs	8634371	2462216
Pvt. Sector Banks	598292	91051
Co-operative Banks	63844	19206
Total	9296507	2572473

(Source: www.jansuraksha.gov.in)

Government of Andhra Pradesh decided to launch **YSR Bima Scheme** to provide insurance coverage for 1.50 cr rice card holders in case of death or disability. Govt of AP identified 1.50 crore Rice Card holders in the State of A.P, whom the Government desires to cover under PMJJBY (Pradhan Mantri Jeevana Jyothi **Bima** Yojana) and PMSBY (Pradhan Mantri Suraksha **Bima** Yojana). Under the **YSR Bima** scheme, the premium amount will be paid by the Govt of AP.

Bankers are requested to take the opportunity to improve the Enrolments under PMSBY & PMJJBY.

1.7.2 Atal Pension Yojana:

Performance of Banks in the State during financial year 2020-21 upto 31.08.2020

Type	Target	Achievement	% of Achievement
Public Sector Banks	345360	59806	17.31
Private Sector Banks	18510	3366	18.18
Regional Rural Banks	75420	6730	8.92
Total	439290	69902	15.91

(Source: PFRDA New Delhi)

Since APY is a flagship pension scheme of Gol, a concerted and collaborative action is required from all banks considering the huge pension coverage gap existing in the country.

(Bank wise position of PMJDY, PMSBY, PMJJBY & APY enrolments can be viewed in www.slbcap.nic.in)

1.7.3 CITIZEN'S CHOICE APY Campaign

In order to target the uncovered potential population in all states across the country and bring them under the ambit of APY, PFRDA launched a new campaign Viz., CITIZEN'S CHOICE to be observed from 01.09.2020 to 31.10.2020. This campaign is meant for SLBCs, SLBC coordinators of Banks & Lead District Managers. SLBC of AP has given a target of 112635 funded APY Enrolments during the campaign. A Minimum of 500 funded APY Enrolments are to be achieved by all commercial Banks and RRBs.

Member Banks are requested to take actively participate in the campaign to achieve our state target.

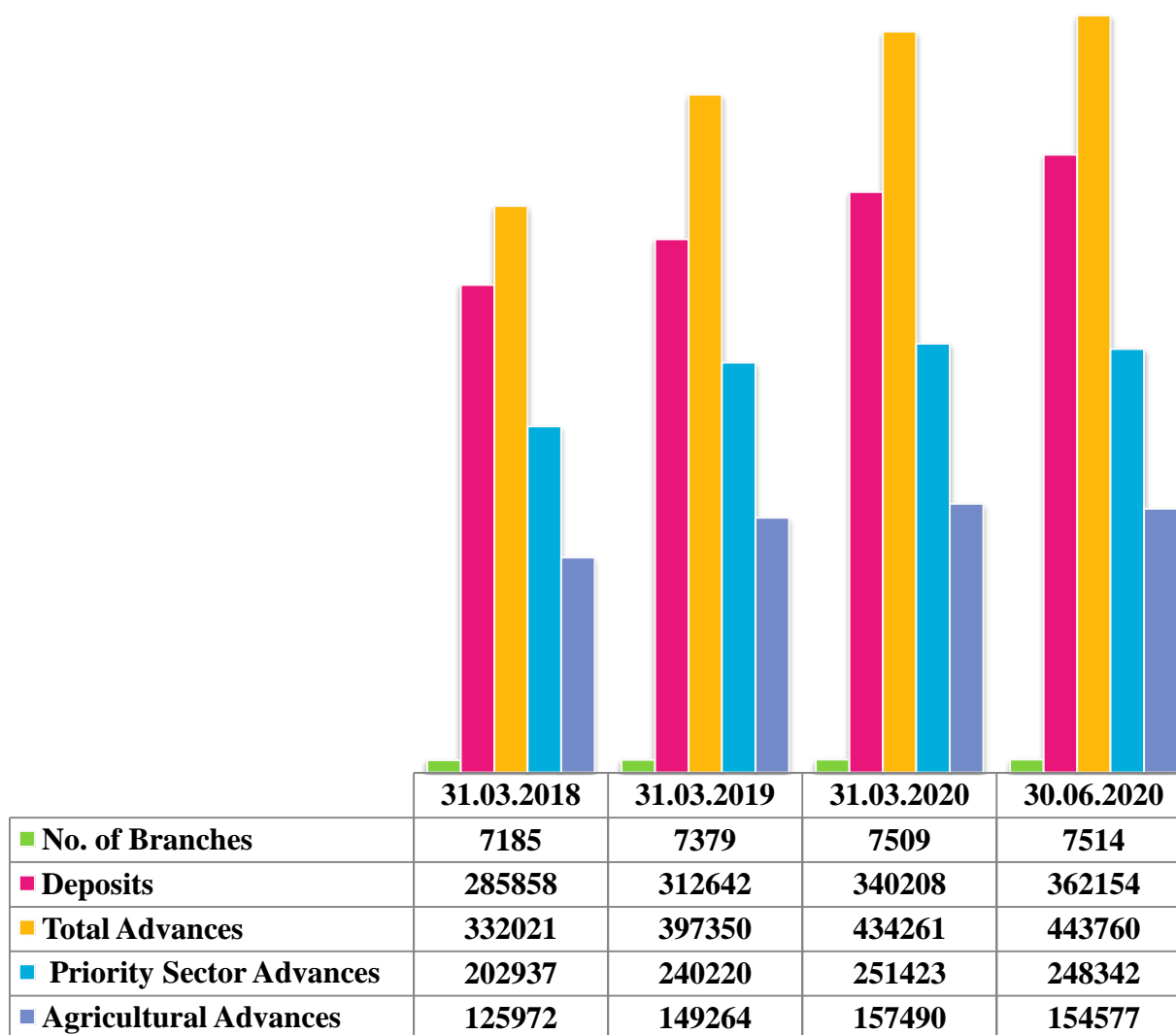
AGENDA- 2 BANKING KEY INDICATORS OF ANDHRA PRADESH AS ON 30.06.2020
2.1 Banking at a Glance in Andhra Pradesh as on 30.06.2020

Total No. of Bank Branches				
Rural	Semi Urban	Urban	Metro	Total
2616	2325	1872	701	7514
(Amt. in crores)				
Parameter			Outstanding	RBI Norm % to ANBC
Total Deposits in the State			362154	
Total Advances in the State			443760	-
Credit Deposit Ratio			123	60%
Total Priority Sector Advances			248342	-
% of Priority Sector Advances to ANBC			57.18%	40%
Of Above				
Agricultural Advances			154577	-
% of Agriculture Advances to ANBC			35.59%	18%
Of Above				
Small & Marginal Farmers			83056	-
% Small & Marginal Farmers to ANBC			19.12%	8%
Micro & Small Enterprises			53113	-
(% to ANBC)			12.23%	
Out of which Micro Enterprises			29106	
(RBI norm – 7.5% of ANBC)			6.70%	7.50%
Medium Enterprises			6729	-
Total MSME			59843	-
(% to ANBC)			13.78%	-
Export Credit			674	-
Education			3814	-
Housing			27219	-
Social Infrastructure			22	-
Renewable Energy			32	-
Others			2161	-
Out of Total Priority Sector Advances finance to.				
SHGs			29444	-
Advances to Weaker Sections			87759	
% Weaker Sections advances to ANBC			20.20%	10%
Advances to Women			48742	-
% of Women advances to ANBC			11.22%	5%
Advances to SC/ST			16047	-
Advances to Minorities			15520	-

Note: % is calculated on total advances of 31st March of previous year instead of ANBC which is not available for the State.

Banking Key Indicators as on 30.06.2020

(Amount in crores)



2.2 Comparative Statement of Banking Key Indicators

Deposits & Advances

(Amt. in Crores)

Particulars	As on 31.03.2018	As on 31.03.2019	As on 31.03.2020	As on 30.06.2020	%Increase over Mar2020	%Increase over Mar2019	%Increase over June 2019
Deposits	285858	312642	340208	362154	6.45	15.84	17.90
Advances	332021	397350	434261	443760	2.19	11.68	12.05

2.2.2 Basic Parameters

(Amt. in Crores)

S. No	Particulars	As on 31.03.2017	As on 31.03.2018	As on 31.03.2019	As on 31.03.2020	As on 30.06.2020
1	Total Number of Branches	7158	7185	7379	7509	7514
	Incremental No of Branches	269	27	194	130	5
	% of increase	3.9	0.37%	2.70%	1.76%	0.07%
2	Deposits	262556	285858	312642	340208	362154
	Incremental Deposits	44534	23302	26784	27566	21946
	% of increase	20.43%	8.88%	9.37%	8.83%	6.45%
3	Total Advances	273372	332021	397350	434261	443760
	Incremental advances	31061	58649	65329	36911	9499
	% of increase	12.82%	21.45%	19.68%	9.30%	2.19%
4	Priority Sector Advances	182881	202937	240220	251423	248342
	Incremental Priority advances	13759	20056	37283	11203	-3081
	% of increase	8.13%	10.96%	18.37%	4.69%	-1.23%
5	C.D. Ratio	104.12%	116.15%	127.09%	127.65%	122.53%
	C.D. Ratio as per RBI norm	60%				

2.2.3 Statement of Priority Sector Advances (Outstanding)

(Amt. in Crores)

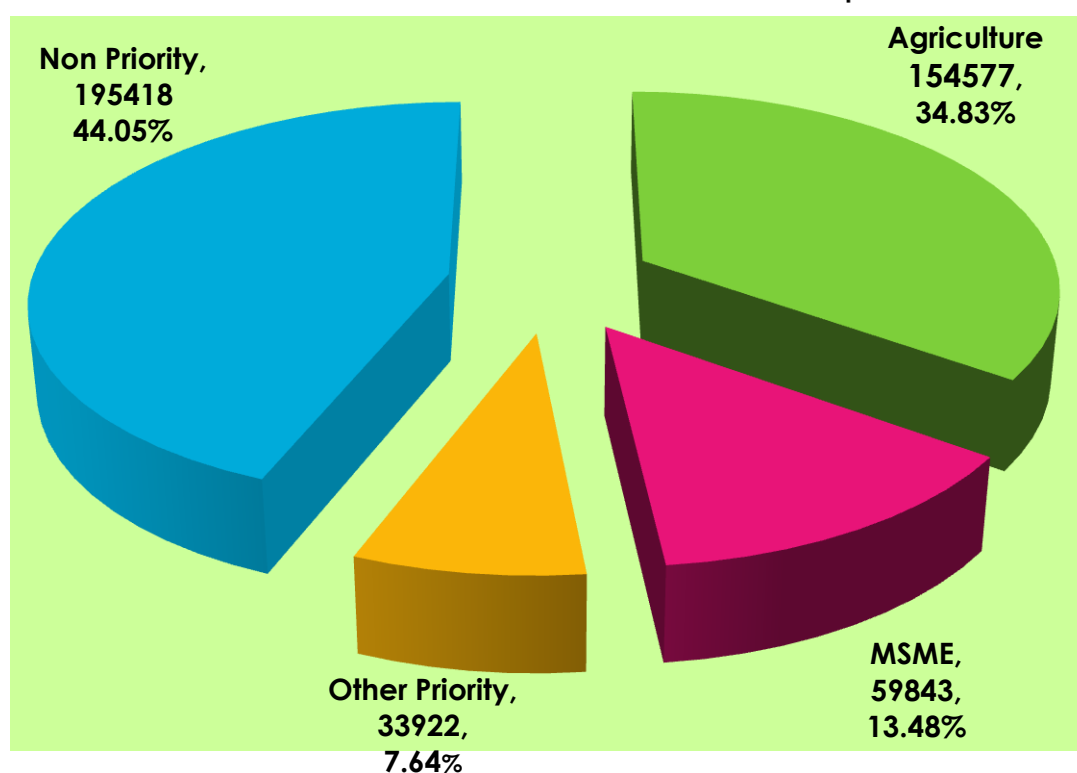
S No	Particulars	As on 31.03.17	As on 31.03.18	As on 31.03.19	As on 31.03.20	As on 30.06.2020
1	Short Term Production loans	72591	83084	98078	104940	103378
2	Total Agrl. Term Loans	36617	42888	51186	52550	51199
3	Total Agrl. Advances	109208	125972	149264	157490	154577
	%of Agrl. Advances to ANBC (RBI norm- 18%)	45.07%	46.08%	44.96%	39.63%	35.59%
4	Micro & Small Enterprises	38971	41372	51398	52122	53113
	(% to ANBC)	16.08%	15.13%	15.48%	13.11%	12.23%
	Medium Enterprises	5012	5886	6627	5951	6729
	MSME Total	43983	47258	58025	58073	59843
	(% to ANBC)	18.15%	7.29%	17.48%	14.66%	13.78%
5	Export Credit	807	199	543	692	674
6	Others' under Priority Sector Advances	28883	29508	32388	35167	33249
	(% to ANBC)	11.92%	10.79%	9.75%	8.85%	7.65%
Total Priority Sector Advances		182881	202937	240220	251423	248342
% of Priority Sector Adv to ANBC (RBI norm-40%)		75.47%	74.23%	72.35%	63.27%	57.18%

2.2.4 Bank Branches:

Particulars	As on 31.03.2018	As on 31.03.2019	As on 31.03.2020	As on 30.06.2020	Increase in No. of Branches over Mar 2020	Increase in No. of Branches over Mar 2019
Rural	2730	2650	2637	2616	-21	-34
Semi Urban	2165	2228	2323	2325	2	97
Urban	1850	1839	1857	1872	15	33
Metro	440	662	692	701	9	39
Total	7185	7379	7509	7514	5	135

Total Advances as on 30.06.2020

(Amount in crores)



AGENDA 3 – ACHIEVEMENT OF ANNUAL CREDIT PLAN AS ON 30.06.2020
3.1 Achievement of Annual Credit Plan as on 30.06.2020
3.1.1 Total Credit Plan

(Amt. in Crores)

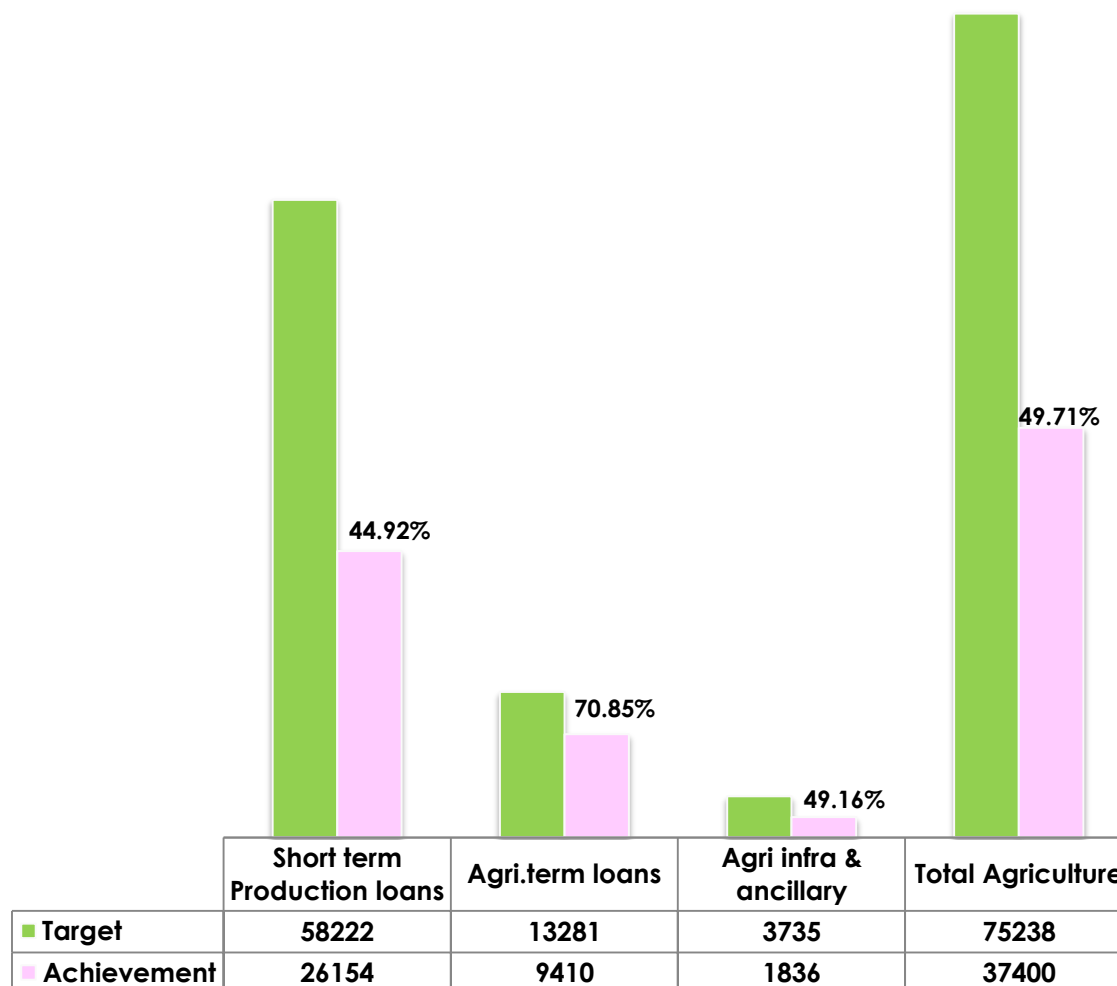
SN	Segment	Target 2020-21	Achievement (Disbursements during 01.04.20 to 31.06.2020)	% of Achievement
A	Total Priority Sector	187550	55401	29.54%
B	Total Non Priority Sector	64050	30875	48.20%
C	Total Credit Plan	251600	86276	34.29%

3.1.2 Achievement of Annual Credit Plan in Priority Sector as on 30.06.2020. (Amt. in Crores)

S.No	A. Agriculture			
	Segment	Target 2020-21	Achievement (Disbursements during 01.04.20 to 30.06.2020)	% of Achievement
1	Short Term Crop Production Loans.			
	Kharif	58222	26154.20	44.92
	Rabi	36407		
	Total	94629	26154.20	27.64
2	Agriculture Term Loans.			
	Kharif	13281	9410.59	70.86
	Rabi	13281		
	Total	26562	9410.59	35.43
3	Total Farm Credit			
	Kharif	71503	35564.79	49.74
	Rabi	49688		
	Total	121191	35564.79	29.35
4	Agri Infrastructure & Ancillary Activities.			
	Kharif	3735	1836.04	49.16
	Rabi	3735		
	Total	7469	1836.04	24.58
5	Total Agriculture			
	Kharif	75238	37400.83	49.71
	Rabi	53423		
	Total	128660	37400.83	29.07
B. MSME				
1	Micro Enterprises	18674	7292.89	39.05
2	Small Enterprises	14559	5893.64	40.48
3	Medium Enterprises	6367	2117.18	33.25
4	Total MSME	39600	15303.71	38.65
C. Other Priority Sector Advances				
1	III. Export Credit.	911	40.18	4.41
2	IV. Education	1901	157.35	8.28
3	V. Housing	9710	1087.18	11.20
4	VI. Others under Priority Sect	6770	1411.72	20.85

Agriculture ACP for Kharif 2020 Vs Achievement upto June 2020

(Amount in crores)



3.2 Annual Credit Plan Achievement: Last Three years

3.2.1 Total Credit Plan.

(Amt. in Crores)

S N	Segment	2017-18		2018-19		2019-20		2020-21	
		(31.03.2018)		(31.03.2019)		(31.03.2020)		(30.06.2020)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Total Priority sector	126806	121082	144220	149414	169200	159253	187550	55401
2	Total Non Priority sector	40000	80759	50000	66526	60000	68629	64050	30875
3	Total Credit Plan	166806	201841	194220	215940	229200	227882	251600	86276

3.2.2 Disbursements of Priority sector Advances

(Amt. in Crores)

S N	Segment	2017-18		2018-19		2019-20		2020-21	
		(31.03.2018)		(31.03.2019)		(31.03.2020)		(30.06.2020)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	63106	67568	75000	76721	84000	89273	94629	26154
2	Total Agrl. Term Loans incl. allied activities	24365	21889	26564	29839	31000	24724	34031	11247
3	Total Agriculture	87471	89457	101564	106560	115000	113997	128660	37401
4	MSME	25000	23798	28261	33815	36000	37872	39600	15304
5	Others under Priority Sector including export Credit	14335	7827	14395	9039	18200	7384	19290	2696
Total Priority Sector		126806	121082	144220	149414	169200	159253	187550	55401

3.3 Comparative statement of Credit Disbursements (Y-o-Y):**3.3.1 Total Credit Plan**

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2018 to 30.06.2019	Disbursements from 01.04.2019 to 30.06.2020	% Increase
1	Total Priority sector	54832.38	55401	1.04%
2	Total Non Priority sector	20365.11	30875	51.61%
3	Total Credit Plan	75197.49	86276	14.73%

3.3.2 Priority Sector Advances

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2019 to 30.06.2019	Disbursements from 01.04.2020 to 30.06.2020	% Increase
1	Short term Crop Production Loans	31296.26	26154.20	-16.43%
2	Total Agriculture Term Loans including Allied activities	7475.21	11246.63	50.45%
3	Total Agriculture	38771.47	37400.83	-3.54%
4	MSME	14687.38	15303.71	4.20%
5	Other Priority Sector including Export Credit	1373.54	2696.43	96.31%
6	Total Priority Sector	54832.38	55400.97	1.04%

AGENDA 4 – FLOW OF CREDIT TO AGRICULTURE SECTOR

4.1 Statement of Agriculture Advances (Outstanding)

(Amt. in Crores)

S.No	Particulars	As on 31.03.2017	As on 31.03.2018	As on 31.03.2019	As on 31.03.2020	As on 30.06.2020
1	Short Term Production loans	72591	83084	98078	104940	103378
2	Total Agrl. Term Loans	30688	36101	41956	45630	44177
	Total Farm Credit	103279	119185	140034	150570	147555
3	Agriculture Infrastructure and Ancillary Activities	5929	6787	9230	6920	7022
	Total Agriculture Advances	109208	125972	149264	157490	154577
	% of Agriculture Advances to ANBC (RBI norm- 18%)	45.07%	46.08%	44.96%	39.63%	36.23%

(Above Figures are relating to Agriculture under Priority sector)

However, some banks reported an amount of Rs 2757.00 Cr to Agriculture under Non priority.

4.2 Progress in Lending to Agriculture Term Loans & Allied Activities.

(Amt. in Crores)

Sector	Target	Achievement	% of Achievement
Minor Irrigation	1947	37.95	1.95
Farm Mechanization	3400	80.33	2.36
Plantation & Horticulture	1837	63.27	3.44
Forestry & Wasteland Develop.	724	0.24	0.03
Dairy	6820	272.60	4.00
Poultry	1859	189.55	10.19
Sheep / Goat / Piggery	1335	87.77	6.57
Fisheries	1747	76.91	4.40

4.3 Continuation of Vaddileni Runalu Scheme for FY 2019-20 and Release of pending VLR/PV Claims.

GoAP, vide Lr no credit/10/2019 date 04.03.2020 informed that Vaddi Leni Runalu Scheme is introduced to reduce the debt burden of the small and marginal farmers. The benefit of the scheme is interest free (Vaddi Leni Runalu) on the crop loans availed up to Rs. 1.00 lakh, subject to the repayment of these loans within the due date and maximum of 1 year from the date of disbursement. Banks have to upload the data of the eligible farmers of VLR claims for the crop loans who have utilized the said loans for the intended purpose and repaid up to Rs.1.00 lakh with in the stipulated time in the MIS format available in the VLR portal.

Operational Guidelines for implementation of the YSR Sunna Vaddi Panta Runalu scheme from the Kharif 2019-20- Approved and Orders were issued vide GO no 464 dated 30.06.2020.

During the 211 SLBC meeting , it was resolved to upload individual farmers' data in VLR portal for pending claim amount upto FY 2018-19. Accordingly Banks have been updating the farmers details in VLR portal.

Requested Government to release the pending claim amount to the already updated farmers accounts.

4.4 Progress in lending to Cultivators (Tenant Farmers):

Finance extended to tenant farmers through various modes during 2020-21 as on 30.06.2020 is as follows:

(Amt. in Crores)

Target for finance to Tenant farmers		Finance to Tenant farmers through	Achievement	
Accounts	Amount		Accounts	Amount
652260	6500	CCRC	24153	200.74
		JLGs & RMGs	2105	44.71
		Others	219	1.89
		Total	26477	247.34
% of Achievement-Amt			3.80%	

(CCRC –Crop Cultivator Right Cards, JLG-Joint Liability Group, RMG-RythuMitra Group)

4.5 Pradhan Mantri Fasal Bima Yojana (PMFBY) / Restructured Weather Based Crop Insurance Scheme (WBCIS): Kharif-2020.

AP State had appointed qualified functional Village Agriculture Horticulture Sericulture Assistants to deliver farm related services at village level. Govt of AP, decided to utilize services of newly inducted workforce for implementation of crop insurance scheme at grass root level. To make system more robust, efficient and effective and to provide total protective cover to the farmers and to ensure 100% coverage, the state Govt had implemented crop insurance scheme (PMFBY & RWBCIS) as state scheme during Rabi 2019-20 for all the cultivators (loanee and non loanee) who are in cultivation of Agriculture & Horticulture crops as notified for insurance in the specified areas.

For Kharif 2020 Govt of AP issued operational guidelines vide GO no 79 dated 08.10.2020, where it was clarified that the scheme will be implemented as free crop insurance scheme and insurance will be restricted to those who enrolled under e panta portal.

4.6 Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries

RBI vide reference FIDD.CO. FSD.BC.No. 12/05.05.010/2018-19 dated Feb 4th 2019 issued guidelines on KCC facility to Animal Husbandry and Fishery activities to meet their working capital requirements. The SLTC approved unit cost for Animal Husbandry and Fisheries activities for FY 2020-21.

District wise progress on sanction of Working Capital limits through KCC for Animal Husbandry and Fishery activities are hereunder.

(Amt. in lakhs)

KCC Sanctions to Animal husbandry and Fishery activities from 01.04.2020 to 30.06.2020.				
Name of the District	Animal Husbandry		Fisheries	
	A/c	Amt	A/c	Amt
Anantapur	662	420.17	3	5.00
Chittoor	615	411.55	2	4.00
Kakinada(EG)	214	199.51	25	936.15
Guntur	658	214.89	16	159.20
Krishna	189	310.84	117	2015.47
Kurnool	658	549.35	3	6.00
Nellore	747	674.24	28	59.50
Prakasam	1345	1121.98	15	96.00
Srikakulam	15	13.33	3	4.00
visakh	29	17.00	5	55.00
Vizianagaram	88	24.88	3	4.00
Eluru(WG)	154	164.30	182	6764.14
Kadapa	488	387.26	4	10.00
Total	5862	4509.30	406	10118.46

All Banks are advised to implement the Scheme as per the guidelines and improve the lending through KCC to above activities.

4.7 IASM and its Sub Scheme Agriculture Marketing Infrastructure(AMI) –Continuation during FY 2020-21

Ministry of Agriculture & Farmers Welfare Agriculture Marketing Division Gol vide letter dated 24th June 2020 has informed that as per Department of Expenditure's O.M, ISAM scheme, and its sub-scheme including Agriculture Marketing Infrastructure (AMI) may be deemed to be approved for a period till 31st March, 2021 or till the date the recommendations of 15th Finance Commission come into effect whichever is earlier.

All Eligible Financing Banks /FI are requested to take note of above communication.

4.8 Horticulture Department – P&M – Component wise Physical and Financial Targets for F.Y 2020-21

Horticulture Department vide their Lr no P&M (1)55/2011, Dt: 23/09/2020 informed Component wise Physical & Financial Targets on implementation of development schemes pertaining to Horticulture Department for the Financial Year 2020-21.

Forum is requested to approve the same for implementation in our state.

Component wise details are furnished in annexure 16.

AGENDA 5 – FLOW OF CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES(MSME) SECTOR
5.1 Position of lending under MSME sector

(Amt. in Crores)

Particulars	Outstanding		Outstanding		Outstanding		Outstanding	
	As on 31.03.2018		As on 31.03.2019		As on 31.03.2020		As on 30.06.2020	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	948358	22814	1199612	26514	1171145	28533	1200911	29105
Small Enterprises	138286	18558	142150	24884	148178	23589	114537	24007
Total MSE	1086644	41372	1341762	51398	1319323	52122	1315448	53113
% of Micro enterprises to total MSE	87.27%	55.14%	89.41%	51.59%	88.77%	54.74%	91.29%	54.80%
Medium Enterprises	82137	5886	8920	6627	12586	5951	11120	6729
Total MSME	1168781	47258	1350682	58025	1331909	58073	1326568	59842

5.2 Outstanding position under Manufacturing and Service sectors as on 30.06.2020:

(Amt. in Crores)

Particulars	Manufacturing		Service		Total	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	130624	6742	1070287	22364	1200911	29106
Small Enterprises	19161	8022	95376	15985	114537	24007
Medium Enterprises	2652	3176	8468	3553	11120	6729
Total MSME	152437	17940	1174131	41902	1326568	59842

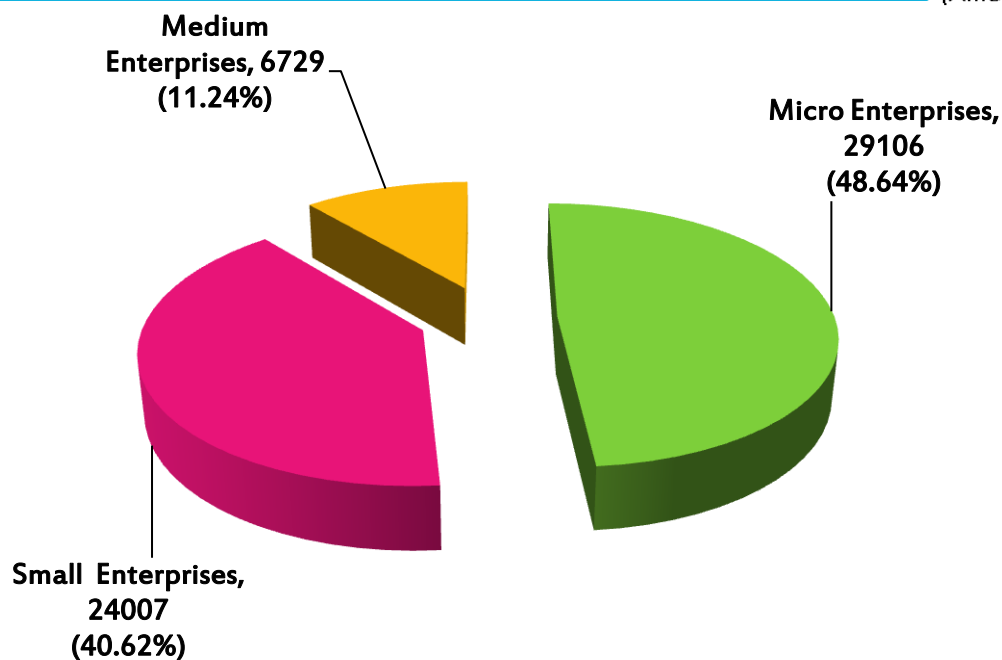
5.3 Disbursements under ACP 2020-21 for MSME sector

(Amt. in Crores)

Sector	Target 2020-21	Achievement(Disbursements during 01.04.2020 to 30.06.2020)	% of Achievement
Micro	18674	7292.89	39.05
Small	14559	5893.64	40.48
Medium	6367	2117.18	33.25
Total	39600	15303.71	38.65

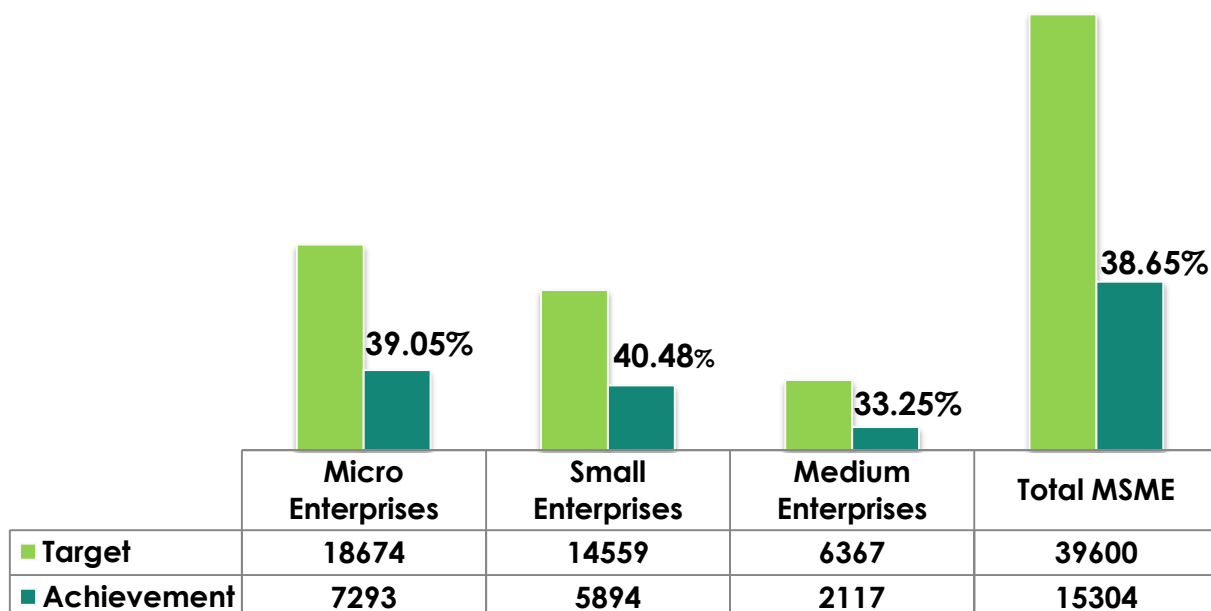
MSME Outstanding Position as on 30.06.2020

(Amount in crores)



MSME ACP Achievement for FY20-21 (upto June 2020)

(Amount in crores)



5.4 Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances

Reserve Bank of India vide circular RBI/2018-19/100 DBR.No.BP.BC.18/21.04.048/2018-19 dated January 1 2019 has permitted restructuring of MSME accounts subject to conditions. Further, in view of the continued need to support the viable MSME entities on account of the fallout of Covid19 and to align these guidelines with the Resolution Framework for COVID 19 – related Stress announced for other advances RBI decided to extend the scheme permitted in terms of the aforesaid circular. Accordingly existing loans to MSMEs classified as ‘standard’ may be restructured without a downgrade in the asset classification subject to the following conditions:

- i. The aggregate exposure including non-fund based facilities of banks and NBFCs to the borrower does not exceed ₹25 crore as on March 1, 2020.
- ii. The borrower’s account was a ‘standard asset’ as on March 1, 2020.
- iii. The restructuring of the borrower account is implemented by March 31, 2021.
- iv. The borrowing entity is GST-registered on the date of implementation of the restructuring. However this condition will not apply to MSMEs that are exempt from GST-registration. This shall be determined on the basis of exemption limit obtaining as on March 1, 2020.
- v. Asset classification of borrowers classified as standard may be retained as such whereas the accounts which may have slipped into NPA category between March 2, 2020 and date of implementation may be upgraded as ‘standard asset’, as on the date of implementation of the restructuring plan. The asset classification benefit will be available only if the restructuring is done as per provisions of this circular.
- vi. As hitherto, for accounts restructured under these guidelines, banks shall maintain additional provision of 5% over and above the provision already held by them.

All other instructions specified in the RBI circular dated February 11, 2020 shall remain applicable.

Govt of AP has been supporting & monitoring the implementation of ‘One Time Restructuring (OTR) of MSME loans’ scheme under an umbrella program “Dr.Y.S.R Navodayam”. The Government of AP is providing support by reimbursing 50% (not exceeding Rs.2.00 lacs per account (Rupees Two Lakhs) of the auditor’s fee for preparation of Techno Economic Viability (TEV) report, wherever such report is applicable. An exclusive online portal was also created by Industries Dept, GoAP to monitor the scheme progress in real terms

Banks are requested to take advantage of the extended time being provided by RBI to ensure all eligible accounts are brought under the OTR scheme.

5.4.1 New Definition of Micro Small and Medium Enterprises – Clarifications.

In view of the representations from IBA and Banks regarding applicability of certain aspects contained in the Gazette notification No. S.O. 2119(E) dated June 26 2020 on new criteria for classifying the enterprises as micro small and medium enterprises the Ministry of MSME vide their Office Memorandum (OM) No.2/1(5)/2019 – P & G/Policy (pt. IV) dated August 6, 2020 and letter F.No.5/2(2)/2020 – P & G/Policy dated August 13, 2020 has ,inter alia clarified the following:

Classification of Enterprises as per new definition As per para 2 of the said Gazette notification all enterprises are required to register online and obtain ‘Udyam Registration Certificate’. All lenders may, therefore, obtain ‘Udyam Registration Certificate’ from the entrepreneurs.

Validity of EM Part II and UAMs issued till June 30 2020

The existing Entrepreneurs Memorandum (EM) Part II and Udyog Aadhaar Memorandum (UAMs) of the MSMEs obtained till June 30 2020 shall remain valid till March 31, 2021. Further, all enterprises

registered till June 30 2020, shall file new registration in the Udyam Registration Portal well before March 31, 2021.

'Udyam Registration Certificate' issued on self-declaration basis for enterprises exempted from filing GSTR and / or ITR returns will be valid for the time being, upto March 31 2021.

Value of Plant and Machinery or Equipment

The online form for Udyam Registration captures depreciated cost as on 31st March each year of the relevant previous year. Therefore, the value of Plant and Machinery or Equipment for all purposes of the Notification No. S.O. 2119(E) dated June 26 2020 and for all the enterprises shall mean the Written Down Value (WDV) as at the end of the Financial Year as defined in the Income Tax Act and not cost of acquisition or original price, which was applicable in the context of the earlier classification criteria.

Member banks are requested to take note of above clarifications.

5.5 PM's Task Force –Recommendations

Recommendations	Norm %	Actual %
Banks are advised to achieve a 20 % year-on-year growth in credit to micro and small enterprises (June,2019 to June 2020)	20	0.40%
10 % annual growth in the number of micro enterprise accounts (June 2019 to June 2020)	10	2.24%
60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60	55%

5.6 Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme:

S. No	Year	Proposals covered during the year	
		No. of A/cs.	Amount (in Crs.)
01	2015-16	18514	384.55
02	2016-17	13909	385.43
03	2017-18	10136	340.87
04	2018-19	28152	795.43
05	2019-20	15168	511.90
06	2020-21	9011	281.00

State of ANDHRA PRADESH-Claims Settled		
From: 01/04/2020 To: 30/06/2020		
Sno.	No. of Claims Settled	Amount of Claims Settled (in Rs. Cr)
1	90	1.51

AGENDA 6 – FLOW OF CREDIT TO OTHER PRIORITY SECTOR

6.1 Affordable Housing: Position of Housing Loans as on 30.06.2020

(Amt. in Crores)

Year	Outstanding		Disbursements	
	No. of A/cs	Amount	No. of A/cs	Amount
2017-18	283326	22223	51189	4526
2018-19	300835	24371	86449	6451
2019-20	320740	27196	52266	6729
2020-21	301691	27219	11851	1087

Bank wise performance as can be viewed in www.slbcap.nic.in

6.2 Grant of Education Loans:

6.2.1 Position of Education Loans as on 30.06.2020:

(Amt. in Crores)

Year	Outstanding		Disbursements	
	No. of a/c s	Amount	No. of a/cs	Amount
2017-18	109144	4036	27637	656
2018-19	104597	3968	35779	796
2019-20	80881	4801	38654	1045
2020-21	90434	3814	5199	157

Bank wise performance as can be viewed in www.slbcap.nic.in

6.2.2 Education Loan to SCs/STS/OBCs for the year 2020-21 (upto 30.06.2020)

(Amt. in Crores)

SCs						STs						OBCs					
Loan Disbursed During FY21 upto 30.06.2020		Loan Outstanding as on 30.06.2020		NPA as on 30.06.2020		Loan Disbursed During FY21 upto 30.06.2020		Loan Outstanding as on 30.06.2020		NPA as on 30.06.2020		Loan Disbursed During FY21 upto 30.06.2020		Loan Outstanding as on 30.06.2020		NPA as on 30.06.2020	
A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
333	192	5816	307	543	11	166	7	2057	288	288	4	2266	81	15320	737	968	23

6.3 Export Credit Social Infrastructure renewable energy & Others

Outstanding position of finance under Export Credit Social Infrastructure renewable energy & Others as on 30.06.2020 can be viewed in www.slbcap.nic.in

AGENDA 7 - LENDING TOWARDS GOVERNMENT SPONSORED SCHEMES

7.1 Government of India Schemes

7.1.1 Stand up India Scheme:

Performance under Stand Up India as on 30.06.2020									
Type of Bank	SC/ST			Women			Total		
	Target	No. of A/cs Sanctioned	% of Achvt	Target	No. of A/cs Sanctioned	% of Achvt	Target	No. of A/cs Sanctioned	% of Achvt.
Public Sector Banks	4610	920	19.96	4610	3695	80.15	9220	4800	52.06
Private Sector Banks	411	132	32.12	411	202	49.15	822	365	44.4
RRBs	936	41	4.38	936	226	24.15	1872	281	15.01
Total	5957	1093	18.35	5957	4123	69.21	11914	5446	45.71

Bank wise performance can be viewed in www.slbcap.nic.in. (Source : www.standupmitra.in)

7.1.2 Pradhan Mantri MUDRA Yojana (PMMY):

Progress made under Pradhan Mantri MUDRA Yojana for the financial year 2020-21 as on 15.09.2020 in the state of Andhra Pradesh.

(Amt. in Crores)

Type of Bank	Target	Disbursements from 01.04.2020 to 15.09.2020			Total	% of Achvmt
		Shishu	Kishore	Tarun		
Public Sector Banks	6884	124	659	324	1107	16.08
Private Sector Banks	580	5.5	147	128	280.5	48.36
RRBs	1000	30	107	69	206	20.60
Others	-	40.5	115	180	334.5	-
Total	8464	200	1028	701	1928	22.78

(Source: www.mudra.org.in)

Bank wise performance as can be viewed in www.slbcap.nic.in

7.1.2.1 Category-wise Performance under PMMY in the State of Andhra Pradesh as on 15.09.2020

Category	Shishu		Kishore		Tarun		Total	
	(Loans up to Rs. 50000)		(Loans from Rs. 50001 to Rs. 5.00 Lakh)		(Loans from Rs. 5.00 to Rs. 10.00 Lakh)			
	% Share		% Share		% Share		% Share	
	A/Cs	Amount	A/Cs	Amount	A/Cs	Amount	A/Cs	Amount
General	50.36	53.47	65.45	73.12	83.01	84.88	57.34	75.62
SC	24.16	22.59	10.31	6.85	5.41	3.88	18.56	7.67
ST	2.55	2.32	2.19	1.83	1.66	1.68	2.37	1.83
OBC	22.93	21.63	22.05	18.2	9.92	9.56	21.71	14.86
Women Entrepr.	17.52	19.39	21.76	20.06	26.88	14.5	19.49	17.53
New Entrepr. / Acs	10.47	14.2	35.16	37.1	21.26	21.14	18.80	26.99
Minority	3.31	3.43	4.57	4.11	3.01	3.03	3.67	3.54

7.1.2.2 Handloom Weavers – Mudra Scheme:

Progress on implementation of Micro Units Development and Refinance Agency (MUDRA) scheme to the Handloom Weaver & Weaver Entrepreneurs in the state of Andhra Pradesh up to August, 2020 is as under:

(Amt. in Lakhs)

No. of Applications Forwarded to Banks (including pending applications upto previous year 2019-20)		Disbursed by Banks	
Physical	Financial	Physical	Financial
11688	6553	157	100

(Source: Handlooms & Textiles Department)

All Controlling authorities of Banks are requested to issue suitable instructions to concerned branches to dispose the pending applications immediately.

7.1.3 Atmanirbhar Nidhi (PM SVANidhi (Special Micro-Credit Facility Scheme for providing affordable loan to street vendors).

Ministry of Housing and Urban Affairs has launched PM Street Vendors Atma Nirbhar Nidhi (PM SVANidhi), a Special Micro-Credit Facility Scheme for providing affordable loan to street vendors to resume their livelihoods that have been adversely affected due to Covid- 19 lockdown' the guidelines are issued by the Ministry.

Status of Report on Loan Sanctions as on 14.10.2020 (online portal)

No of Applications available in market place	No of sanctions.
115912	59489

(Source : Udyamimitra Portal)

Member Banks are requested to ramp up the performance and also report the off line sanctions through portal to reflect factual position.

7.1.4 Prime Ministers Employment Generation Programme (PMEGP)

Target & Achievement under PMEGP for the year 2020-21 (as on 16.09.2020)

(Amt. in Lakhs)

S. No	Name of the Org..	Tentative Target 2020-21			Achievement			% Achievement		
		No.of projects	Margin Money	Emp.	No.of projects	Margin Money	Emp.	No.of projects	Margin Money	Emp.
1	KVIC S.O. VJY	338	1014	2704	22	112.57	270	7	11	10
2	KVIB	764	2292	6112	139	516.71	1240	18	23	20
3	DIC	867	2601	6936	248	922.65	2215	29	35	32
	TOTAL	1969	5907	15752	409	1551.93	3725	21	26	21
4	KVICD.O. Vizag	297	892.38	2376	84	660.47	1585	28	74	66
	Grand Total	2266	6799.38	18128	493	2212.40	5310	22	33	29

(Source: KVIC Hyderabad)

7.1.5 Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY – NULM) Scheme:

Progress on SEP (Individual) and SEP (Groups) for the financial year 2020-21 as on 30.06.2020

(Amt. in Crores)

S. No	Programme	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	4050	36.45	265	2.27	6.54	6.22
2	SEP (Groups)	50	2.25	6	0.52	12	23.11

(Source: MEPMA)

7.1.6 Dairy Entrepreneurship Development Scheme (DEDS):

NABARD vide e mail dated September 02,2020 informed that Ministry of Fisheries, AH and Dairying, GOI vide letter dated 27 August 2020 has informed NABARD regarding discontinuation of DEDS scheme for the Financial Year 2020-21.

All Member Banks are requested to take note of above policy decision.

7.1.7 Credit under DRI:

As on Year ended	Outstanding Amt (In Crores)
March 2018	33.12
March 2019	45.65
March 2020	44.20
June 2020	44.89

The credit outstanding under DRI is Rs.44.89 Crores as on 30.06.2020 as against target of Rs.4342 Crores (i.e. 1% of the total outstanding advances of 31.03.2020 i.e. Rs. 4,34,261 Crores).

The performance is negligible in comparison to the targets. All Banks are requested to make all out efforts to identify the eligible beneficiaries under DRI and to extend finance as per guidelines.

7.2 State Government Sponsored Schemes

7.2.1 Status of Subsidy Return By Banks:

(Amt. in Lakhs)

Consolidated Pending Subsidy Position under GSS, Bank wise							
2016-17		2017-18		2018-19		Total	
Balance Subsidy With Banks		Balance Subsidy With Banks		Balance Subsidy With Banks		Balance Subsidy With Banks	
Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy
7126	4260	14653	10231	16024	10754	37803	25245

Consolidated Pending Subsidy Position under GSS Banks wise (Amt. in Lakhs)								Date : 19.09.2020	
SN	Bank Name	2016-17		2017-18		2018-19		Total	
		Balance Subsidy With Banks		Balance Subsidy With Banks		Balance Subsidy With Banks		Balance Subsidy With Banks	
		Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy
1	State Bank Of India	1874	1142	4336	2984	3829	2661	10039	6786
2	Andhra Bank	886	449	2178	1561	3343	2188	6407	4197
3	APGB	561	309	1200	759	1974	1041	3735	2109
4	Syndicate Bank	771	372	1041	742	1143	811	2955	1925
5	Corporation Bank	719	460	1035	775	320	238	2074	1473
6	Bank Of India	225	162	608	422	562	403	1395	986
7	Indian Bank	228	152	439	308	633	460	1300	920
8	Dist Coop Central Bank	184	104	602	365	624	429	1410	898
9	Vijaya Bank	159	98	429	326	476	342	1064	766
10	Bank Of Baroda	190	143	381	286	418	299	989	728
11	Union Bank Of India	203	146	422	293	371	273	996	712
12	Central Bank Of India	186	136	314	237	357	269	857	643
13	Canara Bank	132	73	305	213	359	233	796	519
14	APGVB	221	117	192	125	267	208	680	450
15	Sapthagiri Grameena Bank	74	37	289	165	263	179	626	381
16	Punjab National Bank	46	31	198	156	207	140	451	326
17	Karnataka Bank	105	48	113	88	218	107	436	243
18	Bank Of Maharastra	166	154	31	29	44	40	241	223
19	Indian Overseas Bank	22	13	114	76	120	101	256	190
20	UCO Bank	17	12	119	78	98	67	234	156
21	CGGB	45	24	40	32	143	88	228	144
22	Kdcc Bank	4	2	63	46	152	94	219	142
23	HDFC Bank Ltd	22	18	64	47	23	22	109	87
24	IDBI Bank	15	11	45	34	32	21	92	66
25	Oriental Bank Of Commerce	6	4	29	24	10	9	45	37
26	Dena Bank	20	15	22	19	0	0	42	34
27	Axis Bank	3	3	15	14	10	9	28	26
28	Allahabad Bank	3	3	10	7	17	14	30	23
29	City Union Bank	0	0	12	11	1	1	13	12
30	United Bank Of India	8	8	3	3	1	1	12	12
31	Laxmi Vilas Bank Ltd	8	8	2	2	0	0	10	10
32	ICICI Bank Ltd	4	4	0	0	3	3	7	7
33	South Indian Bank	1	1	1	1	4	4	6	5
34	Tamilnad Mercantile Bank	4	4	0	0	0	0	4	4
35	Karur Vysya Bank	3	1	1	1	2	2	6	4
36	Ing Vysya Bank	11	3	0	0	0	0	11	3
Total		7126	4260	14653	10231	16024	10754	37803	25245

7.3 YSR Cheyutha Scheme- Bank finance for Beneficiaries

Government of Andhra Pradesh is committed to the welfare and development of all sections of the society and has been implementing various welfare schemes under flagship programme of Navaratnalu. As part of economic empowerment of women Govt of AP has introduced “YSR CHEYUTHA” scheme. The scheme was launched on August 12, 2020. Under this scheme beneficiaries who are in the age group of 45-60 years, belonging to SC/ST/BC/MINORITY communities, will receive financial assistance of Rs.75000 in four tranches in next 4 years. Approximately 23.50 lakhs women beneficiaries are identified under the scheme.

Govt aims to channelize these funds into sustained and long term advantage by encouraging “Enterprising” among the scheme beneficiaries. Govt of AP through SERP and MEPMA is sensitizing the beneficiaries to take up sustainable business activity. Banks to provide additional funding to meet the cost gap of full scale operational cycle of their proposed income generating activity.

Govt of AP has been handholding the scheme by providing technical support, forward and backward linkages, marketing support etc. As such Govt of AP has entered MOU with reputed companies like AMUL, Hindustan Unilever, ITC Ltd and Procter and Gamble.

During the SLBC sub Committee meeting held on 07.08.2020 & 04.09.2020 the modalities of the scheme implementation were discussed comprehensively and SLBC prepared operational guidelines and shared to all member Banks vide SLBC Ir no SLBC/366/145 dated 04.09.2020

Govt of AP had completed the survey and identified around 1.25 lakh beneficiaries interested in retail business, whose details are shared among member banks for finance.

Member Banks are requested to expedite the loan sanction under captioned scheme as per eligibility.

7.4 Jagananna Thodu Scheme :

Hon’ble Chief Minister during 210th SLBC meeting held on 18.03.2020 appealed the Banks to extend loans to street vendors and small traders to meet their small financial needs. He outlined that “Govt was under thought process to launch a special scheme “Jagnanna Thodu” to handhold “Chiru Vyaparulu” under which, Govt of Andhra Pradesh would take the responsibility to bear the interest amount on loans sanctioned by banks.

During the SLBC subcommittee meeting held on 02.05.2020 the details of the scheme was discussed extensively and Bankers were consented to support the scheme implementation. SLBC had prepared SOP of the scheme and shared to all banks vide Lr 2716/30/366/32 dated 05.05.2020

All Banks are requested to participate actively in scheme implementation which aims to succor the small sections of the society.

7.5 YSR Bima –Scheme.

Government of Andhra Pradesh decided to launch YSR Bima Scheme to provide relief to the families of workers in 26 unorganized sectors in case of death or disability. About 1.30 crore Rice Card holders were identified in the State of A.P, whom the Government desires to cover under PMJJBY (Pradhan Mantri Jeevana Jyothi Bima Yojana) and PMSBY (Pradhan Mantri Suraksha Bima Yojana). Government of AP shall pay the premium of PMJJBY and PMSBY Schemes for all the proposed 1.30 Cr Rice card holders (primary bread earners) on their enrolments under the scheme. The Role of the Bank is to open the

PMJDY accounts to beneficiaries who do not have either SB or PMJDY accounts. Banks need to enroll the eligible beneficiaries under PMSBY & PMJJBY schemes as per the existing norms with the support of field level Government machinery.

Based on deliberations had in SLBC Sub Committee meetings dated 26.08.2020, 27.08.2020, 14.10.2020 and meeting with Principal Secretary to Govt. of AP, (LFB and IMS) on 25.09.2020, 29.09.2020 and with Secretary to Hon'ble Chief Minister on dated 13.10.2020 the Standard Operating Procedure is formulated by SLBC and shared with all member Banks.

We request controlling authorities of all Banks to circulate the same to all your branches with an advise to follow the SOP and active involvement for successful implementation of the scheme.

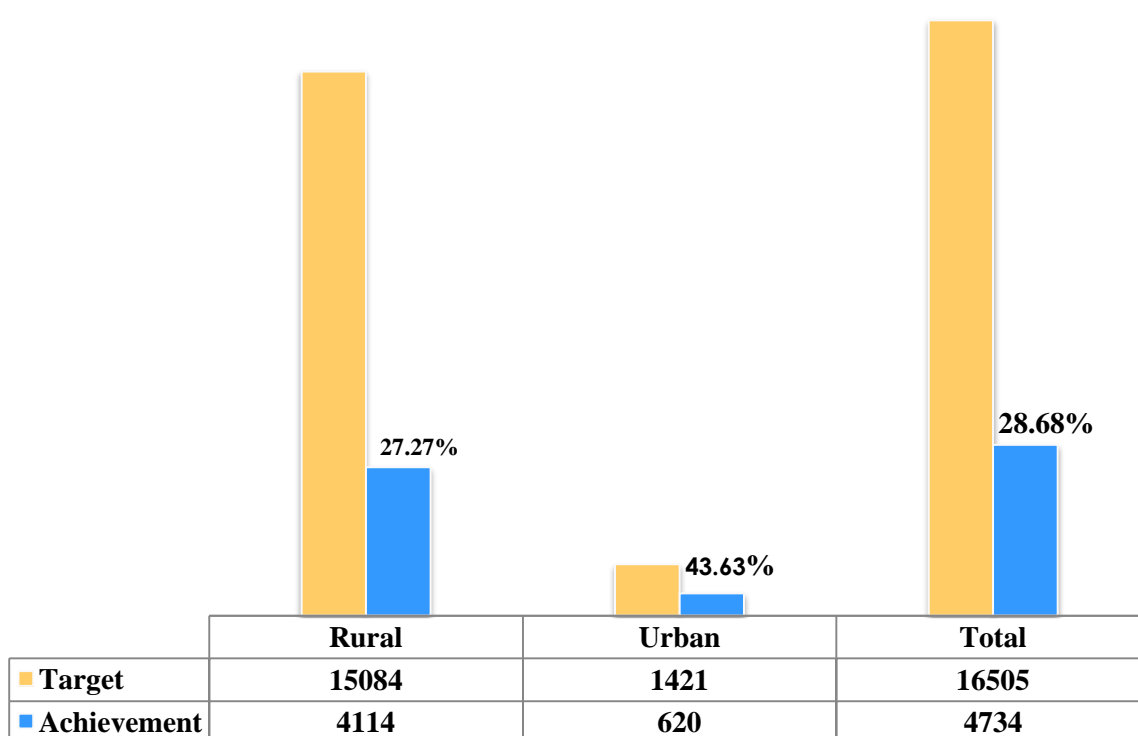
7.6 Progress under SHG-Bank linkage: as on 20.09.2020

(Amt. in Crores)

Year	Rural SHG			Urban SHG			Total			Outstanding(Rural & Urban)	
	Target	Disb		Target	Disb		Target	Disb		No.	Amt.
		No.	Amt.		No.	Amt.		No.	Amt.		
2017-18	11011	493014	13402	2001	70604	3112	13012	563618	16514	931620	21873
2018-19	11007	429392	15528	2366	74533	3842	13373	503925	19370	982406	27451
2019-20	14119	522064	17395	2700	102175	4876	16819	624239	22271	1003080	28872
2020-21	15084	342726	4114	1421	31184	620	16505	373910	4734	1035418	29443

SHG Bank Linkage Target Vs Achievement FY2020-21 as on 20.09.2020

(Amount in crores)



AGENDA 8 - POSITION OF OVERDUES/NPAs

8.1 Position of Overdues/NPAs under various sectors as on 30.06.2020.

(Amt. in Crores)

SN	Sector	Outstanding		Overdue			Non- Performing Assets		
		No. of A/Cs	Amt	No. of A/Cs	Amt	% OD/(O/S)	No. of A/Cs	Amt	% NPA/(O/S)
1	STL	10178988	103377.89	2100903	24634.63	23.83%	400982	4902.36	4.74%
2	ATL	1953837	44177.65	300051	6933.71	15.70%	89810	1671.98	3.78%
3	Agri. Infra	1190	494.95	154	88.64	17.91%	50	68.77	13.89%
4	Agri. Ancil	98869	6526.69	1341	623.20	9.55%	429	310.48	4.76%
5	Total Agril.	12232884	154577.18	2402449	32280.18	20.88%	383818	5132.44	3.32%
6	Micro	1200911	29105.95	358853	6595.39	22.66%	133972	1909.14	6.56%
7	Small	114537	24007.35	14367	4908.45	20.45%	6219	1593.50	6.64%
8	Medium	11120	6729.41	2314	2086.38	31.00%	627	853.36	12.68%
9	Total MSME	1326568	59842.71	375534	13590.22	22.71%	140818	4356.01	7.28%
10	Hous	301691	27219.43	61077	5496.37	20.19%	8712	435.80	1.60%
11	Edu	90434	3813.96	12974	711.89	18.67%	3984	110.08	2.89%
12	SHGs	1035418	29443	93232	2127.75	7.23%	23882	401.25	1.36%
13	Priority Sector	14146849	248342.34	2870649	52320.36	21.07%	548637	10174.57	4.10%
14	Non Priority Loans	3612936	195418.12	639286	31066.94	15.90%	91763	4263.66	2.18%
15	Total	17759785	443760.45	3509935	83387.30	18.79%	640400	14438.23	3.25%

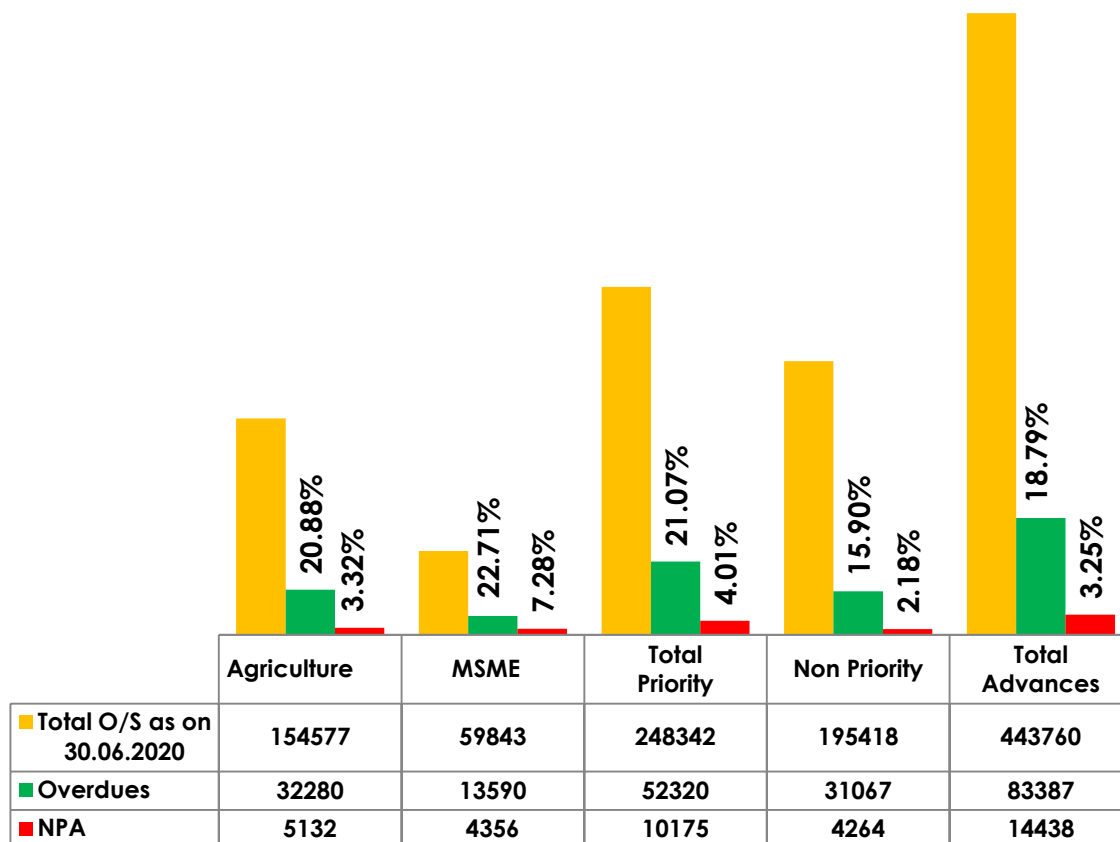
8.2 Overdue & NPA position under Government Sponsored Schemes as on 30.06.2020

(Amt. in Crores)

Schemes	Outstanding		Over Dues				Non – Performing Assets		
	No. of A/Cs	Amt	No. of overdue A/Cs	Total balance in OD A/Cs	Actual OD Amt	% of OD to O/s	No. of A/Cs	Amt	% of NPA to O/s
Central G.S.S	1426547	22824.57	204490	2170.33	763.93	9.51%	101309	888.34	3.89%
State G.S.S	988208	13109.05	151252	2000.36	588.91	15.26%	111622	1324.83	10.11%

Sector wise Overdues & NPA as on 30.06.2020

(Amount in crores)



AGENDA 9 – DOUBLING FARMERS INCOME BY 2022

Doubling of Farmers Income by 2022: The strategy to achieve this goal, inter-alia, include,

- Focus on irrigation with large budgets, with the aim of “per drop, more crop”
- Provision of quality seeds and nutrients based on soil health of each field
- Investments in warehousing and cold chains to prevent post-harvest crop losses
- Promotion of value addition through food processing
- Creation of a national farm market, removing distortions and develop infrastructure such as e-platform
- Strengthening of crop insurance scheme to mitigate risks at affordable cost
- Promotion of ancillary activities like poultry, bee-keeping and fisheries.
- Scale of finance for Millets also.
- KCC facility to Dairy and Fisheries activities to meet working capital needs.

NABARD vide Lr no NB.CPD.GCD/1380-1398 dated 30.06.2020 informed that, in consultation with RBI, selected SLBC and other stake holders have developed bench marks/indicators for the monitoring and reviewing the progress on annual basis under doubling of farmers income by 2022.

AGENDA 10 – CD RATIO

District wise position of CD ratio as on 30.06.2020

S.No.	Name of the District	CD Ratio
1	Srikakulam	84.56
2	Vizianagaram	74.44
3	Visakhapatnam	173.05
4	East Godavari	129.39
5	West Godavari	129.78
6	Krishna	157.43
7	Guntur	125.98
8	Prakasam	122.19
9	SPS Nellore	118.44
10	Chittoor	67.03
11	YSR Kadapa	88.20
12	Ananthapuram	108.08
13	Kurnool	108.32
	Grand Total	122.53

The CD Ratio in the State of Andhra Pradesh is 122.53% and no District in the State is having CD ratio below 40%. Chittoor District only reported 67.03% CD ratios, the low CD ratio attributed to bulk deposits of TTD.

AGENDA 11 - REVIEW OF RELIEF MEASURES BY BANKS IN AREAS AFFECTED BY NATURAL CALAMITIES

In the state of Andhra Pradesh, during financial year 2020-21 Government of Andhra Pradesh has not declared any natural calamities upto June 2020.

AGENDA 12 – DISCUSSION ON POLICY INITIATIVES OF THE CENTRAL / STATE GOVERNMENT / RBI

12.1 Revamp of Lead Bank Scheme – Developing a Standardized System for data flow and its management by SLBC Convenor Banks on SLBC websites.

RBI in its circular FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 dated April 6, 2018 on Revamp of Lead Bank Scheme, advised SLBC Convenor Banks to develop a standardized system on the websites maintained by each SLBC to enable uploading and downloading of the data pertaining to the Block, District as well as the State by the member banks.

Accordingly, mapping of branches with block codes was completed by most banks at HO level. Banks have also started uploading June 2020 quarterly data on the updated portal duly extracting data from CBS. However, few banks are still facing issues with extracting data from their respective CBS in the specified format and in uploading the same on portal. SLBC is continuously following up with banks and guiding them wherever possible for expeditious submission of data duly coordinating with the vendor for speedy resolution of issues, if any.

12.2 Digital Districts

YSR Kadapa District one of the 'Transformation of Aspirational Districts' was selected to make it 100% digitally enabled within a timeframe of one year in close co-ordination and collaboration with all stakeholders, including SLBC, State Government, Regional office of RBI. LDM, YSR Kadapa district has been spearheading the implementation of project in the District with coordination of RBI and SLBC. RBI has designed a format to review the parameter wise progress on monthly basis.

RBI and SLBC undertook a combined field visit in the district on 05.03.2020 to oversee the implementation process. They had an at length meeting with YSR Kadapa District Collector on progress and on extending required support through Village secretariat system to meet the target. Major Parameter wise progress during the quarter is furnished below.

Quarter	No of SB A/Cs	% Debit/ RuPay cards coverage	% Net Banking coverage	% of Mobile Banking + UPI + USSD	Total No. of Current Accounts	% Net banking coverage	No. of POS/ QR availed by CA accounts
Jun-20	3684959	55.12	10.74	13.65	78132	22.03	5.38
Aug-20	3728256	62.07	11.02	14.29	63198	27.95	7.73

12.3 RBI Master Directions – Priority Sector Lending (PSL) – Targets and Classification.

The Priority Sector Lending (PSL) guidelines issued by Reserve Bank of India were last reviewed for Commercial Banks in April 2015 and for UCBs in May 2018 respectively. Now RBI issued revised guidelines vide Master Cir No FIDD.CO.Plan.BC.5/04.09.01/2020-21 dated September 4, 2020. The revised guidelines aim to encourage and support environment friendly lending policies to help achieve Sustainable Development Goals (SDGs).

The targets and sub-targets set under priority sector lending, to be computed on the basis of the ANBC/ CEOBE as applicable as on the corresponding date of the preceding year, inter- alia are furnished as under:

Categories	Domestic commercial banks (excl. RRBs & SFBs) & foreign banks with 20 branches and above	Foreign banks with less than 20 branches	Regional Rural Banks	Small Finance Banks
Total Priority Sector	40 per cent of ANBC as computed in para 6 below or CEOBE whichever is higher	40 per cent of ANBC as computed in para 6 below or CEOBE whichever is higher; out of which up to 32% can be in the form of lending to Exports and not less than 8% can be to any other priority sector	75 per cent of ANBC as computed in para 6 below or CEOBE whichever is higher; However, lending to Medium Enterprises, Social Infrastructure and Renewable Energy shall be reckoned for priority sector achievement only up to 15 per cent of ANBC	75 per cent of ANBC as computed in para 6 below or CEOBE whichever is higher.

Categories	Domestic commercial banks (excl. RRBs & SFBs) & foreign banks with 20 branches and above	Foreign banks with less than 20 branches	Regional Rural Banks	Small Finance Banks
Agriculture	18 per cent of ANBC or CEOBE whichever is higher; out of which a target of 10 percent is prescribed for Small and Marginal Farmers (SMFs)	Not applicable	18 per cent ANBC or CEOBE, whichever is higher; out of which a target of 10 percent [#] is prescribed for SMFs	18 per cent of ANBC or CEOBE, whichever is higher; out of which a target of 10 percent is prescribed for SMFs.
Micro Enterprises	7.5 per cent of ANBC or CEOBE whichever is higher	Not applicable	7.5 per cent of ANBC or CEOBE whichever is higher	7.5 per cent of ANBC or CEOBE, whichever is higher.
Advances to Weaker Sections	12 percent of ANBC or CEOBE whichever is higher	Not applicable	15 per cent of ANBC or CEOBE whichever is higher	12 percent of ANBC or CEOBE, whichever is higher.

Categories	Primary Urban Co-operative Bank				
Total Priority Sector	40 per cent of ANBC or CEOBE, whichever is higher, which shall stand increased to 75 per cent of ANBC or CEOBE, whichever is higher, with effect from March 31, 2024. UCBs shall comply with the stipulated target as per the following milestones				
	Existing target	31-Mar-21	31-Mar-22	31-Mar-23	31-Mar-24
	40%	45%	50%	60%	75%
Micro Enterprises	7.5 per cent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher				
Advances to Weaker Sections	12 per cent of ANBC or credit equivalent amount of Off-Balance Sheet Exposure, whichever is higher.				

Revised targets for weaker sections and small & marginal farmers will be implemented in a phased manner as indicated below

Financial Year	Small and Marginal Farmers target *	Weaker Sections target ^
2020-21	8%	10%
2021-22	9%	11%
2022-23	9.50%	11.50%
2023-24	10%	12%
* Not applicable to UCBs		
^ Weaker Sections target for RRBs will continue to be 15% of ANBC or CEOBE, whichever is higher.		

- The targets for lending to small and marginal farmers, weaker sections, had been increased in a phased manner .
- Loans up to ₹50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that are engaged in agriculture and allied services has been included.
- Loans for construction of oil extraction/ processing units for production of bio-fuels, their storage and distribution infrastructure along with loans to entrepreneurs for setting up Compressed Bio Gas (CBG) plants has been included.
- Loan limits for renewable energy have been doubled from existing Rs 15.00 Cr to 30.00 Cr for the purpose of solar based power generators, biomass-based power generators, wind mills, micro-hydel plants etc.
- Loan limit for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centers had been increased of ₹10 crore per borrower.
- To address regional disparities in the flow of priority sector credit at the district level, it was decided to rank districts on the basis of per capita credit flow to priority sector and build an incentive framework for districts with comparatively lower flow of credit and a dis-incentive framework for districts with comparatively higher flow of priority sector credit.

The detailed guidelines can be viewed in RBI website www.rbi.org.in

Bankers are requested to note the above guidelines and achieve the targets under PS lending as per revised guidelines.

12.4 Loans against Gold Ornaments and Jewellery for Non-Agricultural End-uses

RBI vide circular number DoR.No.BP.BC/6/21.04.048/2020-21 dated August 06, 2020 informed that with a view to further mitigate the economic impact of the Covid19 pandemic on households, entrepreneurs and small businesses, it has been decided to increase the permissible loan to value ratio (LTV) for loans against pledge of gold ornaments and jewellery for non-agricultural purposes from 75 per cent to 90 per cent. This enhanced LTV ratio will be applicable up to March 31, 2021 to enable the borrowers to tide over their temporary liquidity mismatches on account of COVID 19.

Banks are requested to step up the gold loan lending as per increased lending norms

12.5 Fisheries and Aquaculture Infrastructure Development Fund (FIDF).

Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying has set up a dedicated Fisheries and Aquaculture Infrastructure Development Fund(FIDF) viewing that ,

- There is limited availability of funds through the normal budgetary process and even these are mostly grant based without the ability to leverage them for credit based finance,
- There is conspicuous lack of credit funding in fisheries sector and
- To fill the large gaps in fisheries infrastructure,
- Creation of fisheries infrastructure facilities both in marine and inland fisheries sectors and augments the fish production to achieve the target of 15 million tonnes by 2020 set under the Blue Revolution.
- **Under the FIDF scheme for following investment activities finance is available .**

Establishment of Fishing Harbours, Establishment of Fish Landing Centres , Infrastructure for Construction of Ice Plants (both for marine and inland fisheries), Development of Cold Storages (both for marine and inland fisheries) , Fish Transport and Cold Chain Network Infrastructure, Development of Modern Fish Markets , Setting up of Brood Banks , Modernization of State Fish Seed Farms, Establishment of state of art Fisheries Training Centres etc.

- The project under the FIDF shall be eligible for loan up to 80% of the estimated/actual project cost. Beneficiaries are required to contribute at least 20% of the project cost as margin money.
- **Interest subvention** : Up to 3% per annum for all EEs for development of identified fisheries based infrastructure facilities is available.
- Loan Lending period under FIDF : 5 years from 2018-19 to 2022-23 Maximum Repayment period : 12 years inclusive of moratorium of 2 years on repayment of principal.

The full details of the scheme can be viewed in www.slbcap.nic.in

12.6 Scheme Guidelines for financing facility under 'Agriculture Infrastructure Fund'

The Hon'ble Finance Minister announced on 15.05.2020 Rs 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers. Financing facility of Rs. 1,00,000 crore will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Start-ups, etc.). Impetus for development of farm-gate & aggregation point, affordable and financially viable Post Harvest Management infrastructure.

Accordingly, DAC&FW has formulated the Central Sector Scheme to mobilize a medium - long term debt financing facility for investment in viable projects relating to post-harvest management Infrastructure and community farming assets through incentives and financial support.

The scheme will facilitate setting up and modernization of key elements of the value chain including

Post Harvest Management Projects like:

(i) Supply chain services including e-marketing platforms ,(ii) Warehouses(iii) Silos (iv) Sorting &grading units(v) Cold chains(vi) Logistics facilities (vii)Primary processing centers,(viii) Ripening Chambers etc.

Viable projects for building community farming assets including –

(i) Organic inputs production (ii) Bio stimulant production units (iii) Infrastructure for smart and precision agriculture etc

The Scheme will be operational from 2020-21 to 2029-30. Disbursement in four years starting with sanction of Rs. 10,000 crore in the first year and Rs. 30,000 crore each in next three financial years. Moratorium for repayment under this financing facility may vary subject to minimum of 6 months and maximum of 2 years.

All loans under this financing facility will have interest subvention of 3% per annum up to a limit of Rs. 2 crore. This subvention will be available for a maximum period of 7 years

The complete details of the scheme can be viewed in www.slbcap.nic.in .

12.7 PM FME (PM Formalisation of Micro Food Processing Enterprises Scheme).

The unorganized food processing sector in the country comprises nearly 25 lakh food processing enterprises which are unregistered and informal. Most of these units fall under category of micro manufacturing units. The unorganized food processing industry in India faces challenges that limit its development and weaken performance. Unorganized micro food processing units, need intensive hand holding support for skill training, entrepreneurship, technology, credit and marketing, across the value chain, necessitating active participation of the state government for better outreach.

This scheme is a centrally sponsored scheme that is designed to address the challenges faced by the micro enterprises and to tap the potential of groups and cooperatives in supporting the upgradation and formalization of these enterprises

Objectives :

Increased access to credit by existing micro food processing entrepreneurs, FPOs, Self Help Groups and Co-operatives;
Integration with organized supply chain by strengthening branding & marketing;
Support for transition of existing 2,00,000 enterprises into formal Framework
Increased access to common services like common processing facility, laboratories, storage, packaging, marketing and incubation services;
Strengthening of institutions, research and training in the food processing sector; and Increased access for the enterprises, to professional and technical support.

The Scheme adopts One District One Product (ODOP) approach to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products

The scheme envisages an outlay of Rs. 10,000 crore over a period of five years from 2020 - 21 to 2024. Under the scheme, 2,00,000 micro food processing units will be directly assisted with credit linked subsidy.

Individual micro food processing units would be provided credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of Rs.10.0 lakh per unit. Beneficiary contribution should be minimum of 10% of the project cost with balance being loan from Bank.

The complete details of the scheme can be viewed in www.slbcap.nic.in

12.8 Andhra Pradesh Industrial Policy 2020-23

Andhra Pradesh has a vibrant fast-growing economy with a strong Agriculture and Industrial base. The state has the second longest coastline and number of ports in India. AP has significant water resources from the Godavari and the Krishna and abundant natural resources. The state also has surplus power well connected roads and high availability of skilled labour. In addition it ranks first in ease of doing business.

Govt of Andhra Pradesh has rolled out **Andhra Pradesh Industrial Policy 2020-23** inter alia explained hereunder.

The objectives set for the policy are as follows

1. To create jobs for the workforce in the state
2. To cross the national average in industrial GVA per capita
3. To ensure balanced growth across regions and communities
4. To ensure environmentally sustainable growth

Fiscal Incentives have been announced for the following activities/categories to spur industrial growth.

1. Incentives for Small and Micro Enterprises:
2. Service Sector Activities:
3. Incentives for Large and Medium Enterprises and Mega Industries
4. Promotion of Entrepreneurship among Special Categories
5. Special Package for Backward Class Entrepreneurs
6. Special Package for SC/ST Entrepreneurs
7. Special Package for Women Entrepreneurs
8. Other Common Initiatives

The complete details of the policy are available at www.slbcap.nic.in

AGENDA 13 - IMPROVING RURAL INFRASTRUCTURE / CREDIT ABSORPTION CAPACITY

13.1 Large Project conceived by the State Government to help improve CD Ratio

Govt. of Andhra Pradesh had launched Nadu Nedu which is a comprehensive programme for revitalization of hospitals and health care services across the state. The programme involves strengthening of existing medical colleges and construction of new colleges. The estimated cost of the programme is Rs 19,800 Cr. Out of the total project cost Govt of AP is contemplating to raise the funds of amount Rs 14,885 Cr from banks and financial institutions as a loan.

Govt of AP had a meeting with major banks on July 02, 2020 and September 16, 2020 explained about the scheme and bankers are requested to communicate their views on funding programme for providing hospital and health care services across the state.

Member Banks are requested to bestow a serious attention to the Govt proposal to convert it as business opportunity

13.2 Explore the scope of State – Specific Potential growth areas

NABARD, in its State Focus Paper 2020-2021 presented that Live stock and fisheries has ample potential for bank credit growth in State of Andhra Pradesh, NABARD is providing DIDF for dairy

sector and FIDF for fisheries sector for augmentation of infrastructure facilities under these sectors. Banks have to pay special attention to avail the credit potential available in these sectors. Apart from, farm mechanization, horticulture and sericulture activities have promising potential in the state to augment the bank credit.

Govt of Andhra Pradesh places strong impetus on development of MSMEs. Govt of AP had launched AP industrial policy 2020-23, where a large scale incentives/subsidies are announced to spur the MSME activity in the state. Banks can convert the Govt support to business opportunity.

Andhra Pradesh has good potential in land and water conservation activities which encompasses land leveling, bunding, trench cum bunds, gully plugs etc. Further Zero budget natural farming practices are growing in the state along with organic farming activities. The credit gap in value chain under organic farming needs to be tapped.

13.3 Discussion on findings of region-focused studies if any and implementing the suggested solutions:

NABARD - Area Development Schemes (ADS): Considering the large number of small and marginal farmers and people below the poverty line in the country and also the extensive canvas of agriculture and rural development, there is a felt need for promoting single purpose small projects / schemes on a cluster basis. These cluster based single purpose small projects taken up together are termed as Area Development Schemes (i.e. financing of dairy units, dug wells / pumpsets / borewells, sericulture, horticulture crops, farm forestry projects, etc.) and sanctioned to a single bank or to a number of banks. Besides enabling the economic development of the people at large, it facilitates planning and execution of infrastructure facilities viz., backward and forward linkages.

NABARD in its state focus paper presented district wise activity wise the critical interventions required in various sectors/sub sector. Govt of AP is requested to initiate suitable action plan / establish a policy to improve the growth in the particular sector.

13.4 Identification of gaps in Rural and Agriculture Infrastructure which need Financing:

Progress in lending to Agriculture Term Loans including Agriculture Infrastructure & Ancillary Activities up to 30.06.2020.

(Amt. in crores)

Bank Type	Target	Achievement	% of Achievement
Public Sector Banks	22023	8530	38.73
Private Sector Banks	4572	1093	23.9
Coop. Banks	1954	190	9.68
RRBs	5481	1435	26.18
Total	34030	11247	33.05

Banks are requested to instruct branches to identify the gaps in rural and infrastructure which need financing and extend necessary finance to Rural Godowns, Cold Storages, Solar Power, Agro Processing, Horticulture, Allied Activities, Agri – Marketing etc.

AGENDA 14 - EFFORTS TOWARDS SKILL DEVELOPMENT

14.1 Rural Self Employment Training Institutes in Andhra Pradesh: Rural Self Employment Training Institutes (RSETIs) should be more actively involved and monitored at various fora of LBS particularly at the DCC level. Focus should be on development of skills to enhance the credit absorption capacity in the area and renewing the training programmes towards sustainable micro enterprises. RSETIs should design specific programmes for each district/ block, keeping in view the skill mapping and the potential of the region for necessary skill training and skill upgradation of the rural youth in the district.

14.1.1 Performance of RSETIs in the State during 2020-21 up to 30.06.2020

Target for 2020-21		Achievement for 2020-21			
No. of Training Programmes to be Conducted	No. of Candidates to be Trained	No. of Training Programmes Conducted	No. of Candidates Trained	No of Candidates settled	No of Candidates covered under Bank finance
380	9585	0	0	0	0

Due to COVID-19 induced restrictions institutes could not conducted training programmes during the quarter.

Good number of candidates are being trained every year under EDP / Skill development / Skill upgradation programmes conducted by RSETIs. The number of candidates who got the credit assistance from banks is very low. Hence, controlling authorities of all banks are requested to give necessary instructions to their branches to accord preference to the candidates trained in RSETI for credit assistance subject to fulfilling the bank guidelines.

14.1.2 Efforts by Govt of Andhra Pradesh :

Andhra Pradesh Government has planned to set up a skill development university in the state at Tirupathi and Visakhapatnam to incorporate world class technology to match with industrial needs. State Govt Industrial Act mandated that industries to at least provide 75% of job/employment opportunities to the locals. As per the act Sate Govt will provide training to unemployed youth to improve their skill according to the industrial needs.

AGENDA 15 - STEPS TAKEN FOR IMPROVING LAND RECORD PROGRESS IN DIGITIZATION OF LAND RECORDS: LOAN CHARGE CREATION MODULE IN AP WEBLAND PORTAL

In the state of Andhra Pradesh, with the initiation of GoAP in coordination with NIC, banks were provided with the facility of online viewing the digitalized land records from their branches and NIC has provided user IDs and passwords for banks in this regard. Further, the Loan charge creation module website has been made operational to enable the banks to create charge on the land.

Banks have made Charge Creation for 50,86,971 loan accounts in the AP webland portal as on 10.09.2020 and charges were approved for 47,99,839 loan accounts.

Member Banks are requested utilise the platform effectively to curb the menace of multiple bank finance on same piece of land and finance against the fake lands.

AGENDA 16 - SHARING OF SUCCESS STORIES AND NEW INITIATIVES.

Success Story of Sri P. Sireesha (Trained at ABRSETI –Guntur)

Brief description about the success of the trainee / entrepreneur and about the competencies identified in him and the role played by the RSETI:

Mrs P.Sireesha hails from Vanigandla Village, Guntur District. She completed graduation but could not find a suitable job. Her husband is a farmer. Krishi Vignan Kendra, Guntur organized Entrepreneurship Awareness Programme at Venigandla Village and Director, RSETI also participated in the programmes and apprised about RSETI activities. Impressed by the RSETI activities and also to fulfill her dream to become an entrepreneur she thought RSETI is the best Institute. She immediately joined in the course Papad,Pickles & Masala Powders course during July, 2018 and she has successfully completed the course.

During the training she had learnt the natural techniques of making different kind of papads, pickles and masala powders. She was taught on soft skill of business development . She has established her own unit in the name of “Maavuri Vantalu” with an initial investment of Rs.15,000/- and Bank SHG Loan Rs. 20,000/- at her own village Venigandla.

She had actively participated in DWACRA BAZAAR organized by AP State Govt at Vijayawada to exhibit her products. Now she has been habituated to move around to market her products and taking every initiative and establishing her mobile units in every occasion/event taking place at important locations nearby Guntur. She has provided employment to two persons and earning an income of Rs. 20,000/- per month. She is happy and expressed her gratitude towards ABRSETI, for transforming her as a successful business woman.



AGENDA 17 - DISCUSSION ON MARKET INTELLIGENCE ISSUES

Awareness is to be created to the people on Ponzi schemes & Scams like;

- Promise of returns on investments that are much higher than those offered by banks.
- Schemes offering rewards for enrolling friends, family, and / or appointing distributors.
- Offer for free services from unknown entities and websites.
- Attractive marketing material with complex and new investment options, with the sales person following up daily and offering incentives for early registration or saying that the scheme is available for only a limited period.
- Entity or the Sales Person is not authorized by RBI, IRDAI, SEBI, NHB
- Telephone calls which either offer rewards or threaten prosecution, penalty, etc.
- Emails / SMS from unknown individuals or regulators or government organizations asking for your bank account details.

AGENDA 18 - DCC / DLRC MEETINGS

Conduct of meetings during June 2020 Quarter under Lead Bank Scheme to review the key banking parameters in the districts for March 2020. : Details of DCC / DLRC meetings conducted in 13 districts during June 2020 quarter are furnished hereunder.

Name of the District	DCC		DLRC	
	Scheduled date	Conducted date	Scheduled date	Conducted date
Anantapur	11.06.2020	11.06.2020	11.06.2020	11.06.2020
Chittoor	15.05.2020	17.06.2020	15.05.2020	17.06.2020
East Godavari	09.06.2020	09.06.2020	09.06.2020	Not Conducted
Guntur	21.05.2020	29.06.2020	09.06.2020	Not Conducted
Kadapa	15.06.2020	15.06.2020	15.06.2020	15.06.2020
Krishna	25.06.2020	25.06.2020	24.05.2020	25.06.2020
Kurnool	20.05.2020	Not Conducted	22.05.2020	Not Conducted
Nellore	17.06.2020	17.06.2020	17.06.2020	17.06.2020
Prakasam	23.06.2020	23.06.2020	23.06.2020	23.06.2020
Srikakulam	15.05.2020	21.07.2020	15.05.2020	21.07.2020
Visakhapatnam	22.06.2020	03.06.2020	26.06.2020	03.06.2020
Vizianagaram	16.05.2020	16.05.2020	16.05.2020	16.05.2020
West Godavari	12.06.2020	23.06.2020	12.06.2020	23.06.2020

All lead District Managers have conducted DCC/DLRC meetings according to the schedule during the quarter and have been submitting proceedings and issues to discuss at SLBC platform.

AGENDA 19 - TIMELY SUBMISSION OF DATA TO SLBC BY BANKS AND LDMs

It is observed that the Reports/ Data is received from many banks and LDMs with inordinate delay, that too after constant persuasion through mails / personal contacts, resulting in delay of the consolidation process at SLBC. Further, on many occasions a lot of inconsistencies are observed in the data so submitted by Banks/LDMs and a lot of time is lost in getting the corrected data. Inconsistencies are also

observed in the District-wise data being submitted by the banks to LDMs and SLBC and reconciliation of the same is also delaying the consolidation process.

SLBC, AP web site is providing on line data entry portal where Bankers are required to upload the data flow. However, most of the Banks are submitting data in Excel format and the data is being entered by SLBC Manually for consolidation. Though some banks could upload the data, it is with some errors. Hence, SLBC is preparing the data manually. Banks are requested to strictly adhere to upload in the web portal of SLBC with data accuracy.

Controllers are requested to sensitize the staff responsible for preparation and submission of data as per time lines to enable SLBC to submit the data to all concerned as per schedule and conduct the meetings of SLBC as per the yearly calendar.

AGENDA 20 - OTHER ISSUES

20.1 Credit Flow to Minority Communities Weaker Sections Women and SC/STs (out standings)

(Amt in Crores)

S.No.	Year ended	Weaker sections	Women	Minority communities	SC/ST
1	March 2016	55687	39058	13150	9989
2	March 2017	58339	39482	12690	11080
3	March 2018	68259	44602	14195	12754
4	March 2019	91243	47548	15567	14733
5	March 2020	90624	49848	15477	15791
6	June 2020	87759	48742	15520	16047
Stipulation		10% of ANBC	5% on ANBC	--	--
% of Achievement for June 2020		20.20	11.22	--	---

Bank wise position as on 30.06.2020 is furnished in Annexure 11

All scheduled commercial banks are required to ensure that within the overall target for priority sector lending and the sub-target of 10 percent for the weaker sections to be achieved, sufficient care is taken to ensure that minority communities also receive an equitable portion of the credit.

20.2 Position of MFI finance extended as on 30.06.2020:

S.No	Particulars	Amt. in Crores
1	Cumulative Amount of Loans sanctioned so far	236.57
2	Cumulative Loans Disbursed so far	236.22
3	Total Loans outstanding	121.50
4	Total amount due for payment (Demand)	82.85
5	Total amount recovered	20.98
6	Total amount overdue	67.37
7	Out of (6) amount overdue [Standard]	39.72
8	Out of (6) amount overdue [NPA]	27.58
9	Non Fund exposure/Off Balance Sheet exposure O/s	0

20.3 Important Circulars issued by RBI during the Quarter

Date	Circular No.	Reference	Title
August 6, 2020	4	RBI/2020-21/17 DOR.No.BP.BC/4/21.04.048/2020-21	Micro Small and Medium Enterprises (MSME) sector – Restructuring of Advances
August 6, 2020	3	RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21	Resolution Framework for COVID-19-related Stress
September 04, 2020	5	RBI/FIDD/2020-21/72 Master Directions FIDD.CO.Plan.BC.5/04.09.01/2020-21	Master Directions – Priority Sector Lending (PSL) – Targets and Classification.

20.4 : Untoward Incidents at Bank branches – Instructions to the State Police to take Stern Action Against Unruly

Securing the availability of banking services to the public at all times is essential for households to meet their expenses and access benefits through DBT, and for trades, Micro-Enterprises, farmers, industries etc, to carry on economic activities. Delivery of essential services including banking is all the more important in the context of COVID -19 Pandemic.

There are certain instances where anti social elements behaving in an unruly and threatening manner with bankers, within bank premises. These kind of incidents need to be responded to proactively and with a firm hand, stern action has to be initiated with full force of law. So that Bankers are protected and the public assured of secure access to and unhindered availability of banking services.

Forum requests Govt of Andhra Pradesh to instruct District Administration and State Police to take all necessary measures for prevention , timely and effective response and deterrent actions.

SLBC of AP

212th Meeting of SLBC

Convenor :

SLBC of AP			Convenor: Union Bank of India			
1. Bank wise Branch position as on 30.06.2020						
S.No	Bank Type	Metro	Rural	SU	Urban	Grand Total
1	Allahabad Bank	4	4	6	25	39
2	Andhra Bank	85	356	282	191	914
3	Bank of Baroda	35	79	82	91	287
4	Bank of India	14	33	66	40	153
5	Bank of Maharashtra	5	1	2	9	17
6	Canara Bank	41	89	96	62	288
7	Central Bank Of India	18	32	45	34	129
8	Corporation Bank		46	67	42	155
9	Indian Bank	32	96	86	64	278
10	Indian Overseas Bank	23	45	48	46	162
11	Oriental Bank Of Commerce	4	7	15	27	53
12	Punjab National Bank		8	23	29	60
13	Punjab & Sind Bank	3			6	9
14	State Bank of India	147	453	466	307	1373
15	Syndicate Bank	32	174	111	89	406
16	Uco Bank	7	11	7	18	43
17	Union Bank of India	29	51	61	42	183
18	United Bank of India			6	15	21
Public Sector Banks Total		479	1485	1469	1137	4570
19	Axis Bank	18	29	67	54	168
20	Bandhan Bank	2		2		4
21	Catholic Syrian Bank				6	6
22	City Union Bank Ltd	5	2	8	30	45
23	Coastal Local Area Bank Ltd.		11	26	13	50
24	DCB Bank	1	8	5	2	16
25	Dhan Laxmi Bank	1		1	7	9
26	Equitas Small F B	5			12	17
27	Federal Bank	4	9	1	9	23
28	Hdfc Bank Ltd	35	12	68	51	166
29	ICICI Bank	21	50	65	44	180
30	IDBI Bank	7	6	15	28	56
31	IDFC First Bank	6		6	12	24
32	Indus Ind Bank Ltd.	13	3	17	24	57
33	Karnataka Bank Ltd	7	2	7	25	41
34	Karur Vysya Bank	16	3	49	53	121
35	KBS Bank Ltd			1	1	2
36	Kotak Mahindra Bank	14	30	32	33	109
37	Lakshmi Vilas Bank	10	15	21	24	70
38	RBL Bank	2	3	1		6
39	South Indian Bank	4	1	3	10	18
40	Tamilnad Mercantile Bank Ltd	4	1	10	11	26
41	Yes Bank	6			11	17
Private Sector Banks Total		181	185	405	460	1231
Commercial Banks Total		660	1670	1874	1597	5801
42	AP State Co operative Bank	6	154	140	123	423
Co-op. Banks Total		6	154	140	123	423
43	APGVB	35	187	44	15	281
44	APGB		326	144	82	552
45	CGGB		123	75	22	220
46	SGB		156	48	19	223
RRB's Total		35	792	311	138	1276
47	APSFC				14	14
Others Total					14	14
Grand Total		701	2616	2325	1872	7514
CONSOLIDATION						
Commercial Banks		660	1670	1874	1597	5801
Co operative Banks		6	154	140	123	423
Regional Rural Banks		35	792	311	138	1276
Others					14	14
Grand Total		701	2616	2325	1872	7514

SLBC of AP

212th Meeting of SLBC

Convenor :

SLBC OF A.P		CONVENOR:UNION BANK OF INDIA		
2. BANK-WISE DEPOSITS, ADVANCES & CD RATIO AS ON 30.06.2020				
(Amount in crores)				
S.No.	Name of the Bank	Deposits	Advances	CD Ratio
1	Allahabad Bank	915.00	2250.00	245.90
2	Andhra Bank	57876.15	48188.32	83.26
3	Bank of Baroda	12299.66	21708.95	176.50
4	Bank of India	4981.97	8054.97	161.68
5	Bank of Maharashtra	582.03	736.91	126.61
6	Canara Bank	9689.25	23876.23	246.42
7	Central Bank of India	3258.29	3835.05	117.70
8	Corporation Bank	4174.87	5861.03	140.39
9	Indian Bank	11363.65	17589.13	154.78
10	Indian Overseas Bank	6431.28	7308.32	113.64
11	Oriental Bank of Commerce	2194.06	1380.44	62.92
12	Punjab National Bank	3019.64	6069.02	200.98
13	Punjab & Sind Bank	240.82	3904.97	1621.53
14	Syndicate Bank	14340.06	19103.07	133.21
15	UCO Bank	937.31	2418.25	258.00
16	Union Bank of India	7532.76	16968.14	225.26
17	United Bank of India	224.54	483.65	215.40
18	State Bank of India	110900.30	124609.84	112.36
Public Sector Banks Total		250961.63	314346.29	125.26
19	Axis Bank	10753.47	9368.99	87.13
20	Bandhan Bank	73.52	59.26	80.60
20	Catholic Syrian Bank Ltd	142.95	155.99	109.12
21	City Union Bank Ltd	986.60	2810.72	284.89
22	Coastal Local Area Bank Ltd	564.05	461.56	81.83
23	DCB Bank Limited	239.94	762.38	317.74
24	Dhana Laxmi Bank	156.76	294.09	187.61
25	Equitas Small Finance Bank Ltd	209.58	191.67	91.45
26	Federal Bank	697.15	936.80	134.38
27	HDFC Bank Ltd	12442.84	20736.03	166.65
28	ICICI Bank Ltd.	10473.13	14767.98	141.01
29	IDBI Bank	3117.78	3626.87	116.33
30	IDFC First Bank	627.60	1406.30	224.08
31	Indus Ind Bank	915.85	4407.05	481.20
32	Karnataka Bank	1777.11	2400.93	135.10
33	Karur Vysya Bank	6184.04	7095.73	114.74
34	Kotak Mahindra Bank	4959.99	3769.72	76.00
35	KBS Local Area Bank	10.38	8.02	77.28
36	Laxmi Vilas Bank	1600.45	1254.24	78.37
37	RBL Bank	544.13	613.44	112.74
38	South Indian Bank	664.55	853.07	128.37
39	Tamilnad Mercantile Bank	947.15	1268.16	133.89
40	Yes Bank	759.88	1092.98	143.84
Private Sector Banks Total		58848.90	78341.95	133.12
Commercial Banks Total		309810.53	392688.24	126.75
41	AP State Co-op Bank	14125.46	18252.58	129.22
Co-op. Banks Total		14125.46	18252.58	129.22
42	Andhra Pragathi Grameena Bank	17039.60	15578.35	91.42
43	A.P.Grameena Vikas Bank	8069.47	4962.75	61.50
44	C.G.G.B.	5730.86	5336.28	93.11
45	Saptagiri Grameena Bank	7378.12	6179.78	83.76
R.R.Bs Total		38218.05	32057.16	83.88
46	A P S F C	0.00	762.47	
Others Total		0.00	762.47	
Grand Total		362154.04	443760.45	122.53
CONSOLIDATION				
Commercial Banks		309810.53	392688.24	126.75
Co-operative Banks		14125.46	18252.58	129.22
Regional Rural Banks		38218.05	32057.16	83.88
Others		0.00	762.47	NA
Grand Total		362154.04	443760.45	122.53

SLBC of AP

212th Meeting of SLBC

Convenor :



SLBC OF A.P								CONVENOR:UNION BANK OF INDIA						
3. BANK-WISE PRIORITY SECTOR ADVANCES AS ON 30.06.2020														
(Amount in crores)														
S.No	Name of the Bank	Total Advances as on 30.06.2020	Short Term Production Loans	Agrl.Term Loans	Farm Credit	Agrl.Infra	Ancillary Activities	Total Agri.Advances		MSME	Export Credit	Others' under Priority Sector Advances	Total Priority Sector	
								Amount	% to Total Advances				Amount	% to Total Advances
1	Allahabad Bank	2250.00	35.95	62.31	98.26	-	-	98.26	4.37	153.61	-	236.13	488.00	21.69
2	Andhra Bank	48188.32	12125.47	5672.35	17797.82	48.01	2004.82	19850.65	41.19	8514.93	-	3197.17	31562.75	65.50
3	Bank of Baroda	21708.95	4661.66	1060.57	5722.23	7.33	55.52	5785.08	26.65	1656.81	-	3326.99	10768.88	49.61
4	Bank of India	8054.97	1856.05	538.49	2394.54	1.11	320.67	2716.32	33.72	1106.42	0.01	814.48	4637.23	57.57
5	Bank of Maharashtra	736.91	36.13	43.00	79.13	3.19	-	82.32	11.17	233.42	-	65.83	381.57	51.78
6	Canara Bank	23876.23	7685.22	1447.18	9132.40	16.65	29.65	9178.70	38.44	2813.17	-	1413.48	13405.35	56.15
7	Central Bank of India	3835.05	1209.79	388.89	1598.68	16.91	118.69	1734.28	45.22	585.50	-	371.26	2691.04	70.17
8	Corporation Bank	5861.03	1391.75	720.75	2112.50	33.65	71.82	2217.96	37.84	780.21	-	449.01	3447.18	58.82
9	Indian Bank	17589.13	5295.66	1734.12	7029.78	11.41	453.62	7494.81	42.61	2701.95	-	832.04	11028.79	62.70
10	Indian Overseas Bank	7308.32	1986.79	1603.49	3590.28	38.47	0.09	3628.84	49.65	1659.20	-	1315.03	6603.07	90.35
11	Oriental Bank of Commerce	1380.44	167.11	15.37	182.48	18.29	65.38	266.15	19.28	355.29	-	252.97	874.41	63.34
12	Punjab National Bank	6069.02	93.23	262.49	355.72	11.82	109.81	477.35	7.87	607.68	-	196.33	1281.36	21.11
13	Punjab & Sind Bank	3904.97	5.74	-	5.74	-	-	5.74	0.15	62.54	-	46.97	115.24	2.95
14	Syndicate Bank	19103.07	7468.64	2746.88	10215.52	16.65	338.21	10570.38	55.33	2643.08	-	1013.51	14226.97	74.47
15	UCO Bank	2418.25	144.10	91.05	235.15	4.34	33.10	272.59	11.27	623.25	-	198.41	1094.25	45.25
16	Union Bank of India	16968.14	3263.82	1581.79	4845.61	26.53	463.10	5335.24	31.44	3250.74	575.40	1067.44	10228.82	60.28
17	United Bank of India	483.65	2.63	6.29	8.93	-	-	8.93	1.85	175.02	-	142.65	326.59	67.53
18	State Bank of India	124609.84	21116.62	8670.06	29786.68	-	4.76	29791.44	23.91	11492.80	-	13208.95	54493.19	43.73
Public Sector Banks Total		314346.29	68546.36	26645.08	95191.44	254.36	4069.23	99515.03	31.66	39415.62	575.41	28148.64	167654.70	53.33
19	Axis Bank	9368.99	939.04	1233.65	2172.68	-	-	2172.68	23.19	1752.17	-	255.82	4180.67	44.62
20	Bandhan Bank	59.26	-	27.48	27.48	-	3.62	31.10	52.49	28.15	-	-	59.26	100.00
21	Catholic Syrian Bank Ltd	155.99	30.69	-	30.69	-	-	30.69	19.67	0.10	-	2.74	33.53	21.49
22	City Union Bank Ltd	2810.72	128.64	183.58	312.22	52.44	351.09	715.75	25.47	937.37	-	59.12	1712.25	60.92
23	Coastal Local Area Bank Ltd	461.56	6.51	4.30	10.80	-	-	10.80	2.34	176.58	-	29.36	216.75	46.96
24	DCB Bank Limited	762.38	95.95	2.56	98.52	-	1.34	99.86	13.10	236.49	-	70.90	407.25	53.42
25	Dhana Laxmi Bank	294.09	-	-	-	-	2.04	2.04	0.69	23.15	-	107.60	132.79	45.15
26	Equitas Small Finance Bank	191.67	-	0.60	0.60	-	-	0.60	0.31	143.76	-	0.97	145.33	75.82
27	Federal Bank	936.80	294.57	22.46	317.03	0.57	5.62	323.22	34.50	85.01	-	31.60	439.83	46.95
28	HDFC Bank Ltd	20736.03	1584.96	1065.58	2650.54	61.06	1231.45	3943.06	19.02	3085.24	-	503.05	7531.34	36.32
29	ICICI Bank Ltd.	14767.98	960.07	1174.46	2134.53	-	-	2134.53	14.45	3151.09	-	814.39	6100.01	41.31
30	IDBI Bank	3626.87	707.54	33.51	741.05	4.78	1.13	746.96	20.60	465.59	-	529.04	1741.59	48.02
31	IDFC First Bank	1406.30	28.56	1.50	30.06	-	1.89	31.95	2.27	181.76	-	18.90	232.61	16.54
32	Indus Ind Bank	4407.05	-	575.16	575.16	7.34	101.46	683.97	15.52	1327.84	-	49.30	2061.11	46.77

SLBC of AP

212th Meeting of SLBC

Convenor :



SLBC OF A.P												CONVENOR:UNION BANK OF INDIA				
3. BANK-WISE PRIORITY SECTOR ADVANCES AS ON 30.06.2020															(Amount in crores)	
S.No	Name of the Bank	Total Advances as on 30.06.2020	Short Term Production Loans	Agrl.Term Loans	Farm Credit	Agrl.Infra	Ancillary Activities	Total Agri.Advances		MSME	Export Credit	Others' under Priority Sector Advances	Total Priority Sector			
								Amount	% to Total Advances				Amount	% to Total Advances		
33	Karnataka Bank	2400.93	254.94	32.42	287.35	65.02	139.07	491.45	20.47	839.22	-	156.89	1487.55	61.96		
34	Karur Vysya Bank	7095.73	1686.52	56.48	1743.00	21.97	223.51	1988.48	28.02	1630.46	98.38	197.17	3914.49	55.17		
35	Kotak Mahindra Bank	3769.72	138.80	507.88	646.67	8.74	214.30	869.72	23.07	1159.71	-	5.28	2034.70	53.97		
36	KBS Local Area Bank	8.02	-	0.23	0.23	-	-	0.23	2.91	2.01	-	0.26	2.50	31.20		
37	Laxmi Vilas Bank	1254.24	304.37	0.64	305.01	-	-	305.01	24.32	306.13	-	26.08	637.22	50.81		
38	RBL Bank	613.44	40.26	80.18	120.44	-	0.73	121.17	19.75	226.15	-	4.37	351.69	57.33		
39	South Indian Bank	853.07	198.23	-	198.23	-	-	198.23	23.24	220.62	-	29.84	448.69	52.60		
40	Standard Chartered Bank	-	-	-	-	-	-	-	-	-	-	-	-	-		
41	Tamilnad Mercantile Bank	1268.16	103.41	111.43	214.84	6.75	147.87	369.46	29.13	315.80	-	69.76	755.02	59.54		
42	YES Bank	1092.98	1.96	-	1.96	7.12	32.32	41.40	3.79	528.44	-	24.79	594.63	54.40		
Private Sector Banks Total		78341.95	7505.01	5114.10	12619.11	235.79	2457.45	15312.35	19.55	16822.84	98.38	2987.24	35220.81	44.96		
Commercial Banks Total		392688.24	76051.37	31759.18	107810.55	490.15	6526.69	114827.39	29.24	56238.46	673.79	31135.88	202875.52	51.66		
43	AP State Co-op Bank	18252.58	11078.47	3454.21	14532.68	0.97	-	14533.66	79.63	0.97	-	572.66	15107.28	82.77		
Co-op. Banks Total		18252.58	11078.47	3454.21	14532.68	0.97	-	14533.66	79.63	0.97	-	572.66	15107.28	82.77		
44	A.P Grameena Bank	15578.35	8371.12	3951.46	12322.58	3.43	-	12326.01	79.12	1341.00	-	580.70	14247.72	91.46		
45	A.P.Grameena Vikas Bank	4962.75	1481.06	2133.30	3614.37	-	-	3614.37	72.83	525.48	-	425.88	4565.72	92.00		
45	C.G.G.B.	5336.28	3045.39	1289.28	4334.67	-	-	4334.67	81.23	355.93	-	349.09	5039.69	94.44		
46	Saptagiri Grameena Bank	6179.78	3350.47	1590.22	4940.69	0.39	-	4941.08	79.96	632.20	-	184.45	5757.73	93.17		
R.R.Bs Total		32057.16	16248.04	8964.26	25212.31	3.82	-	25216.13	78.66	2854.61	-	1540.13	29610.86	92.37		
47	A P S F C	762.47	-	-	-	-	-	-	-	748.67	-	-	748.67	98.19		
Others Total		762.47	-	-	-	-	-	-	-	748.67	-	-	748.67	98.19		
Grand Total		443760.45	103377.89	44177.65	147555.54	494.95	6526.69	154577.17	34.83	59842.71	673.79	33248.66	248342.33	55.96		
CONSOLIDATION																
Commercial Banks		392688.24	76051.37	31759.18	107810.55	490.15	6526.69	114827.39	29.24	56238.46	673.79	31135.88	202875.52	51.66		
Co-operative Banks		18252.58	11078.47	3454.21	14532.68	0.97	-	14533.66	79.63	0.97	-	572.66	15107.28	82.77		
Regional Rural Banks		32057.16	16248.04	8964.26	25212.31	3.82	-	25216.13	78.66	2854.61	-	1540.13	29610.86	92.37		
Others		762.47	-	-	-	-	-	-	-	748.67	-	-	748.67	98.19		
Grand Total		443760.45	103377.89	44177.65	147555.54	494.95	6526.69	154577.17	34.83	59842.71	673.79	33248.66	248342.33	55.96		

SLBC of AP

212th Meeting of SLBC

Convenor :



SLBC OF A.P				CONVENOR:UNION BANK OF INDIA			
4.Bank-wise Total Agricultural Advances Outstanding under Priority Sector and Non-Priority Sector -30.06.2020							
(Amount in Crores)							
S.No	Name of the Bank	Priority Sector		Non-Priority Sector		Total Agriculture	
		Accounts	Amount	Account	Amount	Accounts	Amount
1	Allahabad Bank	9520	98.26	-	-	9520	98.26
2	Andhra Bank	1494422	19850.65	115	2340.80	1494537	22191.45
3	Bank of Baroda	444689	5785.08	-	-	444689	5785.08
4	Bank of India	240679	2716.32	-	-	240679	2716.32
5	Bank of Maharashtra	3660	82.32	-	-	3660	82.32
6	Canara Bank	815174	9178.70	2	13.42	815176	9192.12
7	Central Bank of India	120696	1734.28	-	-	120696	1734.28
8	Corporation Bank	158422	2217.96	-	-	158422	2217.96
9	Indian Bank	557104	7494.81	-	-	557104	7494.81
10	Indian Overseas Bank	231128	3628.84	-	-	231128	3628.84
11	Oriental Bank of Commerce	8709	266.15	5	28.50	8714	294.65
12	Punjab National Bank	28757	477.35	-	-	28757	477.35
13	Punjab & Sind Bank	36	5.74	-	-	36	5.74
14	Syndicate Bank	861219	10570.38	540	27.97	861759	10598.35
15	UCO Bank	17763	272.59	-	-	17763	272.59
16	Union Bank of India	372640	5335.24	-	-	372640	5335.24
17	United Bank of India	399	8.93	15	15.91	414	24.84
18	State Bank of India	2127642	29791.44	-	-	2127642	29791.44
Public Sector Banks Total		7492659	99515.03	677	2426.60	7493336	101941.64
19	Axis Bank	29890	2172.68	-	-	29890	2172.68
20	Bandhan Bank	13991	31.10	-	-	13991	31.10
20	Catholic Syrian Bank Ltd	1616	30.69	-	-	1616	30.69
21	City Union Bank Ltd	9961	715.75	-	-	9961	715.75
22	Coastal Local Area Bank Ltd	527	10.80	5155	65.00	5682	75.80
23	DCB Bank Limited	1573	99.86	75	3.66	1648	103.52
24	Dhana Laxmi Bank	3	2.04	23	0.52	26	2.56
25	Equitas Small Finance Bank Ltd	71	0.60	-	-	71	0.60
26	Federal Bank	13271	323.22	-	-	13271	323.22
27	HDFC Bank Ltd	34643	3943.06	-	-	34643	3943.06
28	ICICI Bank Ltd.	73332	2134.53	-	-	73332	2134.53
29	IDBI Bank	45560	746.96	1	0.34	45561	747.30
30	IDFC First Bank	168	31.95	-	-	168	31.95
31	Indus Ind Bank	23029	683.97	-	-	23029	683.97
32	Karnataka Bank	14751	491.45	-	-	14751	491.45
33	Karur Vysya Bank	108629	1988.48	8894	234.03	117523	2222.51
34	Kotak Mahindra Bank	44653	869.72	-	-	44653	869.72
35	KBS Local Area Bank	37	0.23	-	-	37	0.23
36	Laxmi Vilas Bank	22188	305.01	-	-	22188	305.01
37	RBL Bank	34598	121.17	-	-	34598	121.17
38	South Indian Bank	-	198.23	-	27.20	-	225.43
39	Standard Chartered Bank	-	-	-	-	-	-
40	Tamilnad Mercantile Bank	22864	369.46	1	0.06	22865	369.52
41	Yes Bank	30	41.40	-	-	30	41.40
Private Sector Banks Total		495385	15312.35	14149	330.80	509534	15643.15
Commercial Banks Total		7988044	114827.39	14826	2757.41	8002870	117584.79
42	AP State Co-op Bank	2100195	14533.66	-	-	2100195	14533.66
Co-op. Banks Total		2100195	14533.66	-	-	2100195	14533.66
43	Andhra Pragathi Grameena Bank	1026083	12326.01	-	-	1026083	12326.01
44	A.P.Grameena Vikas Bank	313746	3614.37	-	-	313746	3614.37
45	C.G.G.B.	372567	4334.67	-	-	372567	4334.67
46	Saptagiri Grameena Bank	432249	4941.08	-	-	432249	4941.08
R.R.Bs Total		2144645	25216.13	-	-	2144645	25216.13
47	A P S F C	-	-	-	-	-	-
Others Total		-	-	-	-	-	-
Grand Total		12232884	154577.17	14826	2757.41	12247710	157334.58
CONSOLIDATION							
Commercial Banks		7988044	114827.39	14826	2757.41	8002870	117584.79
Co-operative Banks		2100195	14533.66	-	-	2100195	14533.66
Regional Rural Banks		2144645	25216.13	-	-	2144645	25216.13
Others		-	-	-	-	-	-
Grand Total		12232884	154577.17	14826	2757.41	12247710	157334.58



SLBC of AP

212th Meeting of SLBC

Convenor :

SLBC OF A.P		CONVENOR:UNION BANK	
5.BANK-WISE SHG Bank Linkage as on 30.06.2020 (Amount in Crores)			
S.No	Name of the Bank	No.of Accounts	Outstanding Amount
1	Allahabad Bank	3981	108.36
2	Andhra Bank	238805	5723.63
3	Bank of Baroda	19273	534.89
4	Bank of India	14677	287.42
5	Bank of Maharashtra	595	31.64
6	Canara Bank	24830	1032.87
7	Central Bank of India	12411	221.46
8	Corporation Bank	11445	300.15
9	Indian Bank	61478	2031.47
10	Indian Overseas Bank	20371	393.70
11	Oriental Bank of Commerce	228	5.26
12	Punjab National Bank	2346	44.44
13	Punjab & Sind Bank	-	-
14	Syndicate Bank	59170	2332.57
15	UCO Bank	-	-
16	Union Bank of India	21527	568.59
17	United Bank of India	-	-
18	State Bank of India	196652	6559.29
Public Sector Banks Total		687789	20175.74
19	Axis Bank	-	-
20	Bandhan Bank	-	-
20	Catholic Syrian Bank Ltd	-	-
21	City Union Bank Ltd.	2	0.01
22	Coastal Local Area Bank Ltd	-	-
23	DCB Bank Limited	-	-
24	Dhana Laxmi Bank	-	-
25	Equitas Small Finance Bank Ltd	-	-
26	Federal Bank	-	-
27	HDFC Bank Ltd	-	-
28	ICICI Bank Ltd.	-	-
29	IDBI Bank	18	0.45
30	IDFC First Bank	-	-
31	Indus Ind Bank	-	-
32	Karnataka Bank	-	-
33	Karur Vysya Bank	-	-
34	Kotak Mahindra Bank	-	-
35	KBS Local Area Bank	-	-
36	Laxmi Vilas Bank	-	-
37	RBL Bank	-	-
38	South Indian Bank	-	-
39	Standard Chartered Bank	-	-
40	Tamilnad Mercantile Bank	-	-
41	Yes Bank	-	-
Private Sector Banks Total		20	0.46
Commercial Banks Total		687809	20176.20
42	AP State Co-op Bank	16978	335.82
Co-op. Banks Total		16978	335.82
43	Andhra Pragathi Grameena Bank	123958	3202.44
44	A.P.Grameena Vikas Bank	91068	2508.27
45	C.G.G.B.	58044	1371.33
46	Saptagiri Grameena Bank	57561	1849.56
R.R.Bs Total		330631	8931.60
47	A P S F C	-	-
Others Total		-	-
Grand Total		1035418	29443.62
CONSOLIDATION			
Commercial Banks		687809	20176.20
Co-operative Banks		16978	335.82
Regional Rural Banks		330631	8931.60
Others		-	-
Grand Total		1035418	29443.62

SLBC of AP

212th Meeting of SLBC

Convenor :

SLBC OF A.P.																Convenor : Union Bank of India									
6. Bank-wise Total MSME Advances Outstanding as on 30.06.2020																						(Amount in Crores)			
S.No	Bank	Micro Enterprises				Small Enterprises				Total Micro & Small Enterprises				Total Medium Enterprises				Total Micro, Small & Medium Enterprises							
		Priority Sector		Non-Priority Sector		Priority Sector		Non-Priority Sector		Priority Sector		Non-Priority Sector		Priority Sector		Non-Priority Sector		Priority Sector		Non-Priority Sector					
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/C	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.				
1	Allahabad Bank	2415	62.15	-	-	1977	78.79	-	-	4392	140.94	-	-	12	12.67	-	-	4404	153.61	-	-				
2	Andhra Bank	180487	3639.82	-	-	7409	3241.87	-	-	187896	6881.69	-	-	3825	1633.24	-	-	191721	8514.93	-	-				
3	Bank of Baroda	23412	1044.86	-	-	2189	537.86	-	-	25601	1582.73	-	-	181	74.09	-	-	25782	1656.81	-	-				
4	Bank of India	56781	709.70	-	-	1330	309.97	-	-	58111	1019.67	-	-	109	86.75	-	-	58220	1106.42	-	-				
5	Bank of Maharashtra	2373	113.92	-	-	163	102.05	-	-	2536	215.97	-	-	6	17.45	-	-	2542	233.42	-	-				
6	Canara Bank	59989	1501.37	-	-	2274	828.62	-	-	62263	2329.99	-	-	282	483.18	-	-	62545	2813.17	-	-				
7	Central Bank of India	17594	183.58	-	-	4871	267.07	-	-	22465	450.65	-	-	302	134.85	-	-	22767	585.50	-	-				
8	Corporation Bank	30121	425.51	-	-	1276	290.68	-	-	31397	716.19	-	-	136	64.02	-	-	31533	780.21	-	-				
9	Indian Bank	83453	1168.49	-	-	4480	1110.40	-	-	87933	2278.88	-	-	815	423.06	-	-	88748	2701.95	-	-				
10	Indian Overseas Bank	36296	599.88	-	-	1618	921.29	-	-	37914	1521.17	-	-	69	138.03	-	-	37983	1659.20	-	-				
11	OBC	6298	186.41	-	-	1039	124.37	-	-	7337	310.79	-	-	26	44.51	-	-	7363	355.29	-	-				
12	Punjab National Bank	9542	210.48	-	-	385	239.68	-	-	9927	450.15	-	-	41	157.53	-	-	9968	607.68	-	-				
13	Punjab & Sind Bank	337	34.39	-	-	171	17.51	-	-	508	51.90	-	-	104	10.63	-	-	612	62.54	-	-				
14	Syndicate Bank	93717	1382.57	-	-	6315	794.63	-	-	100032	2177.20	-	-	276	465.88	-	-	100308	2643.08	-	-				
15	UCO Bank	4384	273.97	-	-	3463	298.30	-	-	7847	572.27	-	-	96	50.98	-	-	7943	623.25	-	-				
16	Union Bank of India	50796	1202.44	-	-	14862	1808.72	-	-	65658	3011.16	-	-	518	239.58	-	-	66176	3250.74	-	-				
17	United Bank of India	3512	82.78	-	-	579	81.63	-	-	4091	164.41	-	-	12	10.61	-	-	4103	175.02	-	-				
18	State Bank of India	137648	5553.75	-	-	10956	4945.85	-	-	148604	10499.60	-	-	372	993.20	-	-	148976	11492.80	-	-				
Public sector Banks Total		799155	18376.07	-	-	65357	15999.29	-	-	864512	34375.36	-	-	7182	5040.26	-	-	871694	39415.62	-	-				
19	Axis Bank	4122	1020.65	-	-	2070	731.52	-	-	6192	1752.17	-	-	-	-	-	-	6192	1752.17	-	-				
20	Bandhan Bank	12107	28.00	-	-	4	0.15	-	-	12111	28.15	-	-	-	-	-	-	12111	28.15	-	-				
20	Catholic Syrian Bank Ltd	-	-	-	-	1	0.10	-	-	1	0.10	-	-	-	-	-	-	1	0.10	-	-				
21	City Union Bank Ltd	2148	578.51	-	-	526	284.09	-	-	2674	862.59	-	-	58	74.78	-	-	2732	937.37	-	-				
22	Coastal Local Area Bank	37760	138.11	-	-	119	38.48	-	-	37879	176.58	-	-	-	-	-	-	37879	176.58	-	-				
23	DCB Bank Limited	960	195.71	-	-	246	39.24	-	-	1206	234.95	-	-	13	1.54	-	-	1219	236.49	-	-				
24	Dhana Laxmi Bank	96	15.47	-	-	122	7.57	-	-	218	23.04	-	-	1	0.11	-	-	219	23.15	-	-				
25	Equitas Small Finance	1988	74.95	-	-	819	63.69	-	-	2807	138.64	-	-	14	5.12	-	-	2821	143.76	-	-				
26	Federal Bank	245	42.13	-	-	91	41.30	-	-	336	83.43	-	-	5	1.58	-	-	341	85.01	-	-				
27	HDFC Bank Ltd	13890	1439.25	-	-	10113	1166.59	-	-	24003	2605.85	-	-	1680	479.39	-	-	25683	3085.24	-	-				
28	ICICI Bank Ltd.	9924	1390.99	-	-	9693	1460.73	-	-	19617	2851.72	-	-	1235	299.37	-	-	20852	3151.09	-	-				
29	IDBI Bank	4773	352.35	-	-	613	109.40	-	-	5386	461.75	-	-	25	3.84	-	-	5411	465.59	-	-				
30	IDFC First Bank	625	112.57	-	-	118	65.75	-	-	743	178.32	-	-	16	3.44	-	-	759	181.76	-	-				
31	Indus Ind Bank	24776	407.05	-	-	7420	914.56	-	-	32196	1321.62	-	-	3	6.23	-	-	32199	1327.84	-	-				
32	Karnataka Bank	2131	309.42	-	-	872	466.13	-	-	3003	775.56	-	-	41	63.66	-	-	3044	839.22	-	-				



SLBC of AP

212th Meeting of SLBC

Convenor :

Convenor : Union Bank of India

SLBC OF A.P.

6. Bank-wise Total MSME Advances Outstanding as on 30.06.2020

(Amount in Crores)

S.No	Bank	Micro Enterprises				Small Enterprises				Total Micro & Small Enterprises				Total Medium Enterprises				Total Micro, Small & Medium Enterprises			
		Priority Sector		Non-Priority Sector		Priority Sector		Non-Priority Sector		Priority Sector		Non-Priority Sector		Priority Sector		Non-Priority Sector		Priority Sector		Non-Priority Sector	
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/C	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
33	Karur Vysya Bank	2807	765.70	-	-	1484	695.69	-	-	4291	1461.39	-	-	108	169.07	-	-	4399	1630.46	-	-
34	Kotak Mahindra Bank	2495	501.54	-	-	2395	565.47	-	-	4890	1067.00	-	-	357	92.71	-	-	5247	1159.71	-	-
35	KBS Local Area Bank	335	2.01	-	-	-	-	-	-	335	2.01	-	-	-	-	-	-	335	2.01	-	-
36	Laxmi Vilas Bank	434	67.23	-	-	762	223.49	-	-	1196	290.72	-	-	9	15.41	-	-	1205	306.13	-	-
37	RBL Bank	12779	179.51	-	-	189	42.91	-	-	12968	222.42	-	-	11	3.73	-	-	12979	226.15	-	-
38	South Indian Bank	-	65.45	-	-	-	105.04	-	-	-	170.49	-	-	-	50.13	-	-	-	220.62	-	-
39	Standard Chartered	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	Tamilnad Mercantile	2640	227.95	-	-	216	75.36	-	-	2856	303.31	-	-	3	12.49	-	-	2859	315.80	-	-
41	Yes Bank	943	162.32	-	-	1539	270.05	-	-	2482	432.37	-	-	288	96.07	-	-	2770	528.44	-	-
Pvt Sector Banks Total		137978	8076.86	-	-	39412	7367.32	-	-	177390	15444.18	-	-	3867	1378.66	-	-	181257	16822.84	-	-
Commercial Banks Total		937133	26452.93	-	-	104769	23366.60	-	-	1041902	49819.53	-	-	11049	6418.93	-	-	1052951	56238.46	-	-
42	AP State Co-op Bank	72	0.97	-	-	-	-	-	-	72	0.97	-	-	-	-	-	-	72	0.97	-	-
Co-op. Banks Total		72	0.97	-	-	-	-	-	-	72	0.97	-	-	-	-	-	-	72	0.97	-	-
43	APGB	136897	1311.97	-	-	101	29.03	-	-	136998	1341.00	-	-	-	-	-	-	136998	1341.00	-	-
44	A.P.Grameena Vikas	46062	525.48	-	-	-	-	-	-	46062	525.48	-	-	-	-	-	-	46062	525.48	-	-
45	C.G.G.B.	47243	355.93	-	-	-	-	-	-	47243	355.93	-	-	-	-	-	-	47243	355.93	-	-
46	Saptagiri Grameena	33421	444.08	-	-	8611	188.12	-	-	42032	632.20	-	-	-	-	-	-	42032	632.20	-	-
TOTAL R.R.Bs		263623	2637.46	-	-	8712	217.15	-	-	272335	2854.61	-	-	-	-	-	-	272335	2854.61	-	-
47	A P S F C	83	14.59	-	-	1056	423.59	-	-	1139	438.19	-	-	71	310.48	-	-	1210	748.67	-	-
Others Total		83	14.59	-	-	1056	423.59	-	-	1139	438.19	-	-	71	310.48	-	-	1210	748.67	-	-
Grand Total		1200911	29105.95	-	-	114537	24007.35	-	-	1315448	53113.30	-	-	11120	6729.41	-	-	1326568	59842.71	-	-
CONSOLIDATION																					
Commercial Banks		937133	26452.93	-	-	104769	23366.60	-	-	1041902	49819.53	-	-	11049	6418.93	-	-	1052951	56238.46	-	-
Co-operative Banks		72	0.97	-	-	-	-	-	-	72	0.97	-	-	-	-	-	-	72	0.97	-	-
Regional Rural Banks		263623	2637.46	-	-	8712	217.15	-	-	272335	2854.61	-	-	-	-	-	-	272335	2854.61	-	-
Others		83	14.59	-	-	1056	423.59	-	-	1139	438.19	-	-	71	310.48	-	-	1210	748.67	-	-
Grand Total		1200911	29105.95	-	-	114537	24007.35	-	-	1315448	53113.30	-	-	11120	6729.41	-	-	1326568	59842.71	-	-

SLBC of AP

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Convenor :



SLBC of A.P																		Convenor: Union Bank of India					
7.Bank-wise MSME Advances Outstanding (Priority Sector) under Manufacturing and Service Sector as on 30.06.2020																						(Amount in Crores)	
S.No	Name of the Bank	Micro Enterprises				Small Enterprises				Total Micro & Small Enterprises				Total Medium Enterprises				Total Micro, Small & Medium					
		Manufacturing		Service		Manufacturing		Service		Manufacturing		Service		Manufacturing		Service		Manufacturing		Service			
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.		
1	Allahabad Bank	545	18.81	1870	43.34	1176	41.30	801	37.49	1721	60.11	2671	80.83	12	12.67	-	-	1733	72.78	2671	80.83		
2	Andhra Bank	16897	1165.71	163590	2474.11	3663	1753.55	3746	1488.32	20560	2919.26	167336	3962.43	1497	1266.57	2328	366.67	22057	4185.82	169664	4329.10		
3	Bank of Baroda	5150	309.52	18262	735.34	840	254.17	1349	283.69	5990	563.70	19611	1019.03	106	17.45	75	56.63	6096	581.15	19686	1075.66		
4	Bank of India	2375	121.67	54406	588.03	404	165.26	926	144.71	2779	286.93	55332	732.74	11	12.02	98	74.73	2790	298.95	55430	807.47		
5	Bank of Maharashtra	195	17.18	2178	96.74	18	26.14	145	75.91	213	43.32	2323	172.65	4	12.64	2	4.81	217	55.96	2325	177.46		
6	Canara Bank	3785	564.15	56204	937.22	789	412.55	1485	416.07	4574	976.70	57689	1353.29	202	334.99	80	148.19	4776	1311.69	57769	1501.48		
7	Central Bank of India	1163	41.79	16431	141.79	320	89.16	4551	177.91	1483	130.95	20982	319.70	29	60.57	273	74.29	1512	191.51	21255	393.99		
8	Corporation Bank	15500	277.65	14621	147.86	450	145.00	826	145.68	15950	422.65	15447	293.54	40	42.15	96	21.87	15990	464.80	15543	315.41		
9	Indian Bank	13837	133.03	69616	1035.46	809	426.85	3671	683.54	14646	559.88	73287	1719.00	28	140.25	787	282.81	14674	700.13	74074	2001.82		
10	Indian Overseas Bank	4116	188.57	32180	411.31	585	558.35	1033	362.94	4701	746.92	33213	774.25	26	74.57	43	63.46	4727	821.49	33256	837.71		
11	OBC	781	26.57	5517	159.84	389	33.54	650	90.83	1170	60.11	6167	250.67	10	15.68	16	28.83	1180	75.79	6183	279.50		
12	Punjab National Bank	751	49.19	8791	161.29	122	123.13	263	116.55	873	172.31	9054	277.84	4	24.43	37	133.10	877	196.75	9091	410.94		
13	Punjab & Sind Bank	108	11.01	229	23.39	55	5.60	116	11.91	163	16.61	345	35.30	33	3.40	71	7.23	196	20.01	416	42.52		
14	Syndicate Bank	16512	469.15	77205	913.42	1789	402.56	4526	392.07	18301	871.71	81731	1305.49	202	334.99	74	130.89	18503	1206.70	81805	1436.38		
15	UCO Bank	41	26.25	4343	247.72	70	101.98	3393	196.32	111	128.23	7736	444.04	33	27.70	63	23.28	144	155.93	7799	467.32		
16	Union Bank of India	2157	48.77	48639	1153.67	337	428.57	14525	1380.15	2494	477.34	63164	2533.82	67	104.88	451	134.70	2561	582.22	63615	2668.52		
17	United Bank of India	223	8.32	3289	74.46	49	7.57	530	74.06	272	15.88	3819	148.52	-	-	12	10.61	272	15.88	3831	159.14		
18	State Bank of India	16540	1390.25	121108	4163.50	1670	1334.60	9286	3611.25	18210	2724.85	130394	7774.75	60	183.65	312	809.55	18270	2908.50	130706	8584.30		
Public sector Banks Total		100676	4867.58	698479	13508.49	13535	6309.89	51822	9689.40	114211	11177.47	750301	23197.89	2364	2668.60	4818	2371.66	116575	13846.07	755119	25569.55		
19	Axis Bank	3818	766.30	304	254.35	261	115.41	1809	616.11	4079	881.71	2113	870.46	-	-	-	-	4079	881.71	2113	870.46		
20	Bandhan Bank	3342	5.91	8765	22.09	-	-	4	0.15	3342	5.91	8769	22.24	-	-	-	-	3342	5.91	8769	22.24		
20	Catholic Syrian Bank	-	-	-	-	1	0.10	-	-	1	0.10	-	-	-	-	-	-	1	0.10	-	-		
21	City Union Bank Ltd	498	105.73	1650	472.78	341	193.28	185	90.80	839	299.01	1835	563.58	16	12.20	42	62.57	855	311.22	1877	626.15		
22	Coastal Local Area	-	-	37760	138.11	-	-	119	38.48	-	-	37879	176.58	-	-	-	-	-	-	37879	176.58		
23	DCB Bank Limited	106	30.15	854	165.56	12	4.80	234	34.44	118	34.95	1088	200.01	-	-	13	1.54	118	34.95	1101	201.54		
24	Dhana Laxmi Bank	18	0.48	78	14.99	6	1.09	116	6.48	24	1.57	194	21.47	-	-	1	0.11	24	1.57	195	21.58		
25	Equitas SFB	52	7.07	1936	67.88	6	3.93	813	59.76	58	11.00	2749	127.64	-	-	14	5.12	58	11.00	2763	132.76		
26	Federal Bank	34	14.58	211	27.55	22	15.40	69	25.90	56	29.98	280	53.45	-	-	5	1.58	56	29.98	285	55.03		
27	HDFC Bank Ltd	230	108.67	13660	1330.58	164	142.43	9949	1024.16	394	251.10	23609	2354.74	37	63.96	1643	415.43	431	315.06	25252	2770.18		
28	ICICI Bank Ltd.	289	130.92	9635	1260.07	208	143.50	9485	1317.23	497	274.42	19120	2577.30	75	49.57	1160	249.80	572	324.00	20280	2827.09		
29	IDBI Bank	568	43.12	4205	309.23	146	27.14	467	82.26	714	70.26	4672	391.48	14	0.90	11	2.95	728	71.16	4683	394.43		
30	IDFC First Bank	41	12.07	584	100.50	16	8.52	102	57.23	57	20.59	686	157.73	11	2.55	5	0.89	68	23.14	691	158.62		
31	Indus Ind Bank	27	50.08	24749	356.97	6	10.11	7414	904.45	33	60.20	32163	1261.42	2	1.52	1	4.71	35	61.71	32164	1266.13		
32	Karnataka Bank	177	21.21	1954	288.21	267	106.00	605	360.14	444	127.21	2559	648.35	2	0.58	39	63.07	446	127.79	2598	711.42		
33	Karur Vysya Bank	580	200.63	2227	565.07	476	279.86	1008	415.83	1056	480.49	3235	980.90	29	63.01	79	106.06	1085	543.50	3314	1086.96		

SLBC of AP

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Convenor :



SLBC of A.P		Convenor: Union Bank of India																			
7.Bank-wise MSME Advances Outstanding (Priority Sector) under Manufacturing and Service Sector as on 30.06.2020 (Amount in Crores)																					
S.No	Name of the Bank	Micro Enterprises				Small Enterprises				Total Micro & Small Enterprises				Total Medium Enterprises				Total Micro, Small & Medium			
		Manufacturing		Service		Manufacturing		Service		Manufacturing		Service		Manufacturing		Service		Manufacturing		Service	
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
34	Kotak Mahindra Bank	128	73.32	2367	428.21	322	168.76	2073	396.71	450	242.09	4440	824.92	28	4.46	329	88.24	478	246.55	4769	913.16
35	KBS Local Area Bank	-	-	335	2.01	-	-	-	-	-	-	335	2.01	-	-	-	-	-	-	335	2.01
36	Laxmi Vilas Bank	105	36.47	329	30.76	106	82.44	656	141.05	211	118.91	985	171.81	6	4.91	3	10.50	217	123.82	988	182.31
37	RBL Bank	447	12.17	12332	167.34	35	3.30	154	39.61	482	15.47	12486	206.95	1	0.14	10	3.59	483	15.61	12496	210.54
38	South Indian Bank	-	11.45	-	54.00	-	13.01	-	92.03	-	24.46	-	146.03	-	10.67	-	39.46	-	35.13	-	185.49
39	SCB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	TM Bank	144	21.01	2496	206.93	106	35.20	110	40.16	250	56.21	2606	247.10	1	1.90	2	10.59	251	58.12	2608	257.68
41	Yes Bank	36	9.80	907	152.52	60	49.08	1479	220.97	96	58.88	2386	373.49	2	0.97	286	95.10	98	59.85	2672	468.59
Pvt Sector Banks Total		10640	1661.16	127338	6415.70	2561	1403.35	36851	5963.96	13201	3064.52	164189	12379.66	224	217.35	3643	1161.31	13425	3281.87	167832	13540.97
Commercial Banks Total		111316	6528.74	825817	19924.19	16096	7713.25	88673	15653.36	127412	14241.98	914490	35577.55	2588	2885.95	8461	3532.97	130000	17127.94	922951	39110.52
42	AP State Co-op Bank	72	0.97	-	-	-	-	-	-	72	0.97	-	-	-	-	-	-	72	0.97	-	-
Co-op. Banks Total		72	0.97	-	-	-	-	-	-	72	0.97	-	-	-	-	-	-	72	0.97	-	-
43	APGB	7525	54.16	129372	1257.80	10	3.37	91	25.67	7535	57.53	129463	1283.47	-	-	-	-	7535	57.53	129463	1283.47
44	APGVB	-	-	46062	525.48	-	-	-	-	-	-	46062	525.48	-	-	-	-	-	-	46062	525.48
45	C.G.G.B.	-	-	47243	355.93	-	-	-	-	-	-	47243	355.93	-	-	-	-	-	-	47243	355.93
46	Saptagiri Grameena	11686	154.12	21735	289.96	2529	43.33	6082	144.79	14215	197.45	27817	434.75	-	-	-	-	14215	197.45	27817	434.75
TOTAL R.R.Bs		19211	208.28	244412	2429.17	2539	46.70	6173	170.46	21750	254.98	250585	2599.63	-	-	-	-	21750	254.98	250585	2599.63
47	A P S F C	25	4.54	58	10.06	526	261.83	530	161.77	551	266.36	588	171.83	64	290.23	7	20.24	615	556.60	595	192.07
Others Total		25	4.54	58	10.06	526	261.83	530	161.77	551	266.36	588	171.83	64	290.23	7	20.24	615	556.60	595	192.07
Grand Total		130624	6742.53	1070287	22363.42	19161	8021.77	95376	15985.59	149785	14764.29	1165663	38349.01	2652	3176.19	8468	3553.22	152437	17940.48	1174131	41902.23
CONSOLIDATION																					
Commercial Banks		111316	6528.74	825817	19924.19	16096	7713.25	88673	15653.36	127412	14241.98	914490	35577.55	2588	2885.95	8461	3532.97	130000	17127.94	922951	39110.5
Co-operative Banks		72	0.97	-	-	-	-	-	-	72	0.97	-	-	-	-	-	-	72	0.97	-	-
Regional Rural Banks		19211	208.28	244412	2429.17	2539	46.70	6173	170.46	21750	254.98	250585	2599.63	-	-	-	-	21750	254.98	250585	2599.63
Others		25	4.54	58	10.06	526	261.83	530	161.77	551	266.36	588	171.83	64	290.23	7	20.24	615	556.60	595	192.07
Grand Total		130624	6742.53	1070287	22363.42	19161	8021.77	95376	15985.59	149785	14764.29	1165663	38349.01	2652	3176.19	8468	3553.22	152437	17940.48	1174131	41902.2

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Convenor :



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8. ANNUAL CREDIT PLAN 2020-21 - BANK-WISE ACHIEVEMENT AS ON 30.06.2020 (Amount in crores)

S.No	Name of the Bank	Short Term Crop Production Loans			Agri.Term Loans including agriculture infrastructure & ancillary activities			Total Agriculture		
		Target	Achvmt	% of achv	Target	Achvmt	% achv	Target	Achvmt	% of achv
1	Allahabad Bank	34.08	5.99	17.58	57.07	5.57	9.76	91.15	11.56	12.68
2	Andhra Bank	16151.94	3594.81	22.26	5564.95	1756.44	31.56	21716.89	5351.25	24.64
3	Bank of Baroda	2631.57	1243.39	47.25	953.00	173.50	18.21	3584.57	1416.89	39.53
4	Bank of India	1216.59	394.22	32.40	553.76	102.99	18.60	1770.35	497.21	28.09
5	Bank of Maharashtra	120.71	-	-	22.11	-	-	142.82	-	-
6	Canara Bank	5653.31	2252.63	39.85	1631.52	148.53	9.10	7284.83	2401.16	32.96
7	Central Bank of India	1386.14	228.37	16.48	438.51	170.21	38.82	1824.65	398.58	21.84
8	Corporation Bank	777.20	680.40	87.54	738.36	177.26	24.01	1515.56	857.66	56.59
9	Indian Bank	4261.04	1262.64	29.63	1573.93	145.36	9.24	5834.97	1407.99	24.13
10	Indian Overseas Bank	1428.39	289.46	20.26	647.91	233.03	35.97	2076.30	522.49	25.16
11	Oriental Bank of Commerce	172.66	34.46	19.96	54.55	9.70	17.77	227.21	44.16	19.43
12	Punjab National Bank	212.98	14.16	6.65	158.19	104.75	66.22	371.17	118.91	32.04
13	Punjab & Sind Bank	10.31	5.74	55.66	10.83	-	-	21.14	5.74	27.15
14	Syndicate Bank	8745.02	2252.63	25.76	2007.01	148.53	7.40	10752.03	2401.16	22.33
15	UCO Bank	86.99	6.78	7.79	85.51	13.25	15.50	172.50	20.03	11.61
16	Union Bank of India	2179.50	165.25	7.58	1435.34	37.86	2.64	3614.84	203.10	5.62
17	United Bank of India	9.51	0.25	2.60	23.53	0.26	1.11	33.04	0.51	1.54
18	State Bank of India	15825.16	3048.74	19.27	6068.86	5302.61	87.37	21894.02	8351.35	38.14
Public Sector Banks Total		60903.10	15479.91	25.42	22024.94	8529.84	38.73	82928.04	24009.75	28.95
19	Axis Bank	461.25	168.36	36.50	576.65	196.16	34.02	1037.90	364.52	35.12
20	Bandhan Bank	-	-	-	-	4.39	-	-	4.39	-
20	Catholic Syrian Bank Ltd	23.04	-	-	15.40	-	-	38.44	-	-
21	City Union Bank Ltd	122.34	15.67	12.81	75.63	21.57	28.52	197.97	37.24	18.81
22	Coastal Local Area Bank Ltd	86.05	1.20	1.40	72.24	0.60	0.83	158.29	1.80	1.14
23	DCB Bank Limited	16.17	10.10	62.47	14.60	0.07	0.45	30.77	10.17	33.04
24	Dhanalakshmi Bank	55.62	-	-	13.97	2.04	14.58	69.59	2.04	2.93
25	Equitas SFB	-	-	-	-	-	-	-	-	-
26	Federal Bank Ltd	194.20	98.70	50.82	56.47	3.23	5.72	250.67	101.93	40.66
27	HDFC Bank Ltd	1844.77	209.91	11.38	971.07	235.69	24.27	2815.84	445.60	15.82
28	ICICI Bank Ltd.	736.09	162.30	22.05	1329.37	270.07	20.32	2065.46	432.37	20.93
29	IDBI Bank Limited	372.00	207.55	55.79	262.68	2.32	0.88	634.68	209.87	33.07
30	IDFC First Bank	0.30	14.15	4716.67	0.85	2.10	247.06	1.15	16.25	1413.04
31	Indus Ind Bank	6.83	-	-	308.18	7.18	2.33	315.01	7.18	2.28
32	Karnataka Bank Ltd	296.68	21.27	7.17	76.17	12.96	17.02	372.85	34.23	9.18
33	Karur Vysya Bank Ltd	973.59	503.29	51.69	254.17	19.94	7.85	1227.76	523.23	42.62
34	Kotak Mahindra Bank	128.69	43.81	34.05	298.67	26.18	8.76	427.36	69.99	16.38
35	KBS Local Area Bank	-	-	-	0.42	0.05	11.19	0.42	0.05	11.19
36	Lakshmi Vilas Bank Ltd	150.22	125.21	83.35	66.93	0.02	0.02	217.15	125.23	57.67
37	RBL Bank	31.54	6.60	20.93	2.62	0.73	27.86	34.16	7.33	21.46
38	South Indian Bank Ltd	63.73	-	-	67.36	-	-	131.09	-	-
39	Standard Chartered Bank	-	-	-	-	-	-	-	-	-
40	Tamilnad Mercantile Bank	98.00	23.10	23.57	104.10	218.24	209.65	202.10	241.35	119.42
41	Yes Bank	46.55	13.45	28.89	3.93	69.00	1755.73	50.48	82.45	163.33
Private Sector Banks Total		5707.66	1624.69	28.47	4571.48	1092.52	23.90	10279.14	2717.21	26.43
Commercial Banks Total		66610.76	17104.60	25.68	26596.42	9622.36	36.18	93207.18	26726.96	28.67
42	A.P.State Co-op Bank	12127.64	2946.61	24.30	1953.68	189.19	9.68	14081.32	3135.79	22.27
Co-operative Banks Total		12127.64	2946.61	24.30	1953.68	189.19	9.68	14081.32	3135.79	22.27
43	APGB	7757.61	3929.32	50.65	2349.19	684.04	29.12	10106.80	4613.36	45.65
44	APGVB	1913.31	457.27	23.90	835.60	253.92	30.39	2748.91	711.19	25.87
45	CGGB	3469.77	910.99	26.26	704.04	258.93	36.78	4173.81	1169.92	28.03
46	SGB	2722.40	805.41	29.58	1591.97	238.20	14.96	4314.37	1043.61	24.19
Regional Rural Banks Total		15863.09	6102.99	38.47	5480.80	1435.08	26.18	21343.89	7538.07	35.32
47	A.P.S.F.C	21.75	-	-	0.22	-	-	21.97	-	-
48	FSCS	6.00	-	-	-	-	-	6.00	-	-
Others Total		27.75	-	-	0.22	-	-	27.97	-	-
Grand Total		94629.24	26154.20	27.64	34031.12	11246.63	33.05	128660.36	37400.83	29.07
CONSOLIDATION										
Commercial Banks		66610.76	17104.60	25.68	26596.42	9622.36	36.18	93207.18	26726.96	28.67
Co-operative Banks		12127.64	2946.61	24.30	1953.68	189.19	9.68	14081.32	3135.79	22.27
Regional Rural Banks		15863.09	6102.99	38.47	5480.80	1435.08	26.18	21343.89	7538.07	35.32
Others		27.75	-	-	0.22	-	-	27.97	-	-
Grand Total		94629.24	26154.20	27.64	34031.12	11246.63	33.05	128660.36	37400.83	29.07



SLBC of AP

212th Meeting of SLBC

Convenor :

SLBC OF A.P.													
CONVENOR : UNION BANK OF													
9. ANNUAL CREDIT PLAN 2020-21 - BANK-WISE ACHIEVEMENT AS ON 30.06.2020 (Amount in Crores)													
S.No.	Name of the Bank	MSME			Export Credit			Others' Under Priority Sector			Total Priority Sector		
		Target	Achv	% of Achv	Target	Achv	% of Ach	Target	Achv	% of Achv	Target	Achv	% of Ach
1	Allahabad Bank	103.82	17.84	17.18	-	-	-	101.89	18.87	18.52	296.86	48.27	16.26
2	Andhra Bank	7414.49	3246.64	43.79	37.35	-	-	1796.37	40.25	2.24	30927.75	8638.15	27.93
3	Bank of Baroda	839.65	128.17	15.26	2.30	-	-	821.45	1188.33	144.66	5245.67	2733.39	52.11
4	Bank of India	514.36	72.88	14.17	0.30	-	-	407.44	14.17	3.48	2692.15	584.26	21.70
5	Bank of Maharashtra	163.89	-	-	0.10	-	-	95.35	-	-	402.06	-	-
6	Canara Bank	1491.26	132.40	8.88	357.00	-	-	1004.01	73.82	7.35	9780.10	2607.38	26.66
7	Central Bank of India	402.27	194.81	48.43	-	-	-	334.82	7.09	2.12	2561.74	600.47	23.44
8	Corporation Bank	530.89	350.48	66.02	0.50	-	-	300.88	8.60	2.86	2347.33	1216.75	51.84
9	Indian Bank	1393.25	215.69	15.48	1.20	-	-	704.34	22.97	3.26	7932.56	1646.65	20.76
10	Indian Overseas Bank	1188.86	263.99	22.21	0.10	-	-	466.38	60.38	12.95	3731.54	846.86	22.69
11	OBC	134.43	31.24	23.24	0.10	-	-	75.78	14.75	19.46	437.42	90.15	20.61
12	Punjab National Bank	463.11	189.45	40.91	1.10	-	-	155.38	6.72	4.32	989.66	315.08	31.84
13	Punjab & Sind Bank	151.45	62.54	41.29	-	-	-	45.45	44.68	98.30	218.04	112.95	51.80
14	Syndicate Bank	3027.69	132.40	4.37	15.35	-	-	871.07	73.61	8.45	14650.79	2607.17	17.80
15	UCO Bank	203.83	14.52	7.12	-	-	-	146.80	1.64	1.12	523.13	36.19	6.92
16	Union Bank of India	1072.35	42.96	4.01	6.50	-	-	1054.83	21.01	1.99	5742.02	267.07	4.65
17	United Bank of India	98.75	4.17	4.23	-	-	-	62.95	1.27	2.02	194.74	5.95	3.06
18	State Bank of India	8186.25	6709.87	81.97	298.90	-	-	5414.16	614.58	11.35	35494.43	15675.80	44.16
Public Sector Banks Total		27380.60	11810.06	43.13	720.80	-	-	13859.35	2212.73	15.97	124167.99	38032.54	30.63
19	Axis Bank	639.10	91.89	14.38	3.90	-	-	290.29	3.94	1.36	1967.29	460.35	23.40
20	Bandhan Bank	20.00	4.31	21.56	-	-	-	-	-	-	20.00	8.70	-
20	Catholic Syrian Bank Ltd	50.13	-	-	-	-	-	18.76	-	-	107.33	-	27.79
21	City Union Bank Ltd	256.75	62.53	24.35	-	-	-	89.29	2.14	2.39	544.01	101.91	18.73
22	Coastal Local Area Bank	151.08	19.80	13.11	-	-	-	77.83	2.34	3.01	387.20	23.95	6.19
23	DCB Bank Limited	54.46	0.12	0.22	-	-	-	16.86	0.77	4.55	102.09	11.05	10.83
24	Dhanalakshmi Bank	50.90	0.16	0.31	-	-	-	27.33	28.17	103.07	147.82	30.37	20.54
25	Equitas Small Finance	0.21	8.45	4023.81	-	-	-	-	0.47	-	0.21	8.92	NA
26	Federal Bank Ltd	97.00	50.35	51.91	-	-	-	53.06	0.71	1.34	400.73	152.99	38.18
27	HDFC Bank Ltd	1639.45	320.15	19.53	4.40	-	-	257.53	2.47	0.96	4712.82	768.21	16.30
28	ICICI Bank Ltd.	1844.31	1188.07	64.42	179.40	-	-	901.68	3.04	0.34	4811.45	1623.47	33.74
29	IDBI Bank Limited	655.83	166.36	25.37	0.20	-	-	255.99	7.77	3.04	1546.50	384.00	24.83
30	IDFC First Bank	33.09	51.48	155.58	-	-	-	4.00	0.48	-	38.24	68.21	178.3
31	Indus Ind Bank	927.48	15.29	1.65	0.10	-	-	49.09	0.84	-	1291.58	23.31	1.80
32	Karnataka Bank Ltd	557.47	73.80	13.24	-	-	-	110.43	3.33	3.02	1040.75	111.36	10.70
33	Karur Vysya Bank Ltd	473.06	161.16	34.07	-	40.18	-	444.89	3.26	0.73	2145.71	727.83	33.92
34	Kotak Mahindra Bank	650.45	66.72	10.26	2.00	-	-	225.38	-	-	1303.19	136.71	10.49
35	KBS Local Area Bank	0.28	0.16	55.89	-	-	-	7.21	-	-	7.91	0.20	2.57
36	Laxmi Vilas Bank	396.25	7.37	1.86	-	-	-	70.04	0.04	0.06	683.44	132.64	19.41
37	RBL Bank	115.49	3.44	2.98	-	-	-	12.30	0.15	-	161.95	10.92	6.74
38	South Indian Bank	79.95	-	-	-	-	-	47.80	-	-	258.84	-	267.5
39	Standard Chartered Bank	-	-	-	-	-	-	-	-	-	-	-	-
40	Tamilnad Mercantile	352.64	291.14	82.56	-	-	-	45.75	3.47	7.59	600.49	535.96	89.25
41	Yes Bank	52.34	424.12	810.32	-	-	-	26.25	9.13	34.78	129.07	515.70	399.5
Private Sector Banks Total		9097.72	3006.86	33.05	190.00	40.18	21.15	3031.76	72.52	2.39	22408.62	5836.77	26.05
Commercial Banks Total		36478.32	14816.92	40.62	910.80	40.18	4.41	16891.11	2285.25	13.53	146576.61	43869.31	29.93
42	A.P.State Co-op Bank	-	1.24	-	-	-	-	405.06	120.34	29.71	14486.38	3257.37	22.49
Co-operative Banks Total		-	1.24	-	-	-	-	405.06	120.34	29.71	14486.38	3257.37	22.49
43	APGB	1103.62	133.95	12.14	-	-	-	687.23	186.70	27.17	11897.65	4934.01	41.47
44	APGVB	359.09	87.04	24.24	-	-	-	382.35	33.84	8.85	3490.35	832.06	23.84
45	CGGB	322.72	28.19	8.74	-	-	-	130.67	11.78	9.02	4627.20	1209.89	26.15
46	SGB	300.35	216.80	72.18	-	-	-	783.49	18.34	2.34	5398.21	1278.75	23.69
Regional Rural Banks Total		2085.78	465.99	22.34	-	-	-	1983.74	250.65	12.64	25413.41	8254.71	32.48
47	A.P.S.F.C	1035.63	19.57	1.89	-	-	-	10.95	-	-	1068.55	19.57	1.83
48	FSCS	-	-	-	-	-	-	-	-	-	6.00	-	-
Others Total		1035.63	19.57	1.89	-	-	-	10.95	-	-	1074.55	19.57	1.83
Grand Total		39599.73	15303.71	38.65	910.80	40.18	4.41	19290.86	2656.25	13.77	187550.95	55400.97	29.54
CONSOLIDATION													
Commercial Banks		36478.32	14816.92	40.62	910.80	40.18	4.41	16891.11	2285.25	13.53	146576.61	43869.31	29.93
Co-operative Banks		-	1.24	-	-	-	-	405.06	120.34	29.71	14486.38	3257.37	22.49
Regional Rural Banks		2085.78	465.99	22.34	-	-	-	1983.74	250.65	12.64	25413.41	8254.71	32.48
Others		1035.63	19.57	1.89	-	-	-	10.95	-	-	1074.55	19.57	1.82
Grand Total		39599.73	15303.71	38.65	910.80	40.18	4.41	19290.86	2656.25	13.77	187550.95	55400.97	29.54



SLBC of AP

212th Meeting of SLBC

Convenor :



SLBC OF A.P.					CONVENOR: UNION BANK OF INDIA		
10.ANNUAL CREDIT PLAN 2020-21 - BANK-WISE ACHIEVEMENT AS ON 30.06.2020 (Amount in Crores)							
S.No	Name of the Bank	Non-Priority Sector			Total Credit		
		Target	Achvmt	% of achvmt	Target	Achvmt	% of achvmt
1	Allahabad Bank	194	164.92	84.81	491	213.19	43.39
2	Andhra Bank	10173	6579.97	64.68	41100	15218.12	37.03
3	Bank of Baroda	1284	718.44	55.93	6530	3451.83	52.86
4	Bank of India	1047	59.93	5.72	3739	644.19	17.23
5	Bank of Maharashtra	217	-	24.28	619	-	65.99
6	Canara Bank	2094	147.00	7.02	11874	2754.38	23.20
7	Central Bank of India	700	261.01	37.29	3262	861.48	26.4
8	Corporation Bank	702	167.11	23.80	3049	1383.86	45.38
9	Indian Bank	2561	1303.10	50.89	10493	2949.75	28.11
10	Indian Overseas Bank	451	64.59	14.33	4182	911.46	21.79
11	Oriental Bank of Commerce	497	39.54	7.96	934	129.69	13.88
12	Punjab National Bank	1046	3215.36	307.49	2035	3530.44	173.46
13	Punjab & Sind Bank	73	3789.73	5175.81	291	3902.68	1339.93
14	Syndicate Bank	1598	124.44	7.78	16249	2731.61	16.81
15	UCO Bank	469	0.60	0.13	992	36.79	3.71
16	Union Bank of India	1528	41.10	2.69	7270	308.17	4.24
17	United Bank of India	85	6.54	7.69	280	12.49	4.46
18	State Bank of India	20501	7659.62	37.36	55996	23335.42	41.67
Public Sector Banks Total		45221	24343.01	53.83	169389	62375.55	36.82
19	Axis Bank	1028	-	-	2996	460.35	15.37
20	Bandhan Bank	-	-	-	20	8.70	43.51
21	Catholic Syrian Bank Ltd	147	-	21.21	254	-	22.55
22	City Union Bank Ltd	299	39.32	13.15	843	141.23	16.75
23	Coastal Local Area Bank	159	54.58	34.24	547	78.53	14.37
24	DCB Bank Limited	40	6.43	15.98	142	17.48	12.28
25	Dhanalakshmi Bank	149	11.20	7.51	297	41.57	14.00
26	Equitas Small Finance Bank	-	3.37	-	0.21	12.29	5852.38
27	Federal Bank Ltd	395	117.80	29.81	796	270.79	34.02
28	HDFC Bank Ltd	4223	913.23	21.63	8936	1681.44	18.82
29	ICICI Bank Ltd.	4163	1242.57	29.85	8975	2866.04	31.93
30	IDBI Bank Limited	916	590.86	64.48	2463	974.85	39.58
31	IDFC First Bank	107	53.91	-	145	122.12	84.08
32	Indus Ind Bank	853	294.74	34.56	2144	318.05	14.83
33	Karnataka Bank Ltd	373	35.27	9.45	1414	146.63	10.37
34	Karur Vysya Bank Ltd	716	370.29	51.75	2861	1098.12	38.38
35	Kotak Mahindra Bank	1236	220.57	17.84	2539	357.28	14.07
36	KBS Local Area Bank	1	1.37	91.98	9	1.57	16.75
37	Laxmi Vilas Bank	220	22.04	10.01	904	154.69	17.12
38	RBL Bank	209	3.05	1.46	370	13.97	3.78
39	South Indian Bank	153	-	1431.22	412	-	436.61
40	Standard Chartered Bank	-	-	-	-	-	-
41	Tamilnad Mercantile Bank	384	235.89	61.41	985	771.85	78.39
42	Yes Bank	121	525.14	434.57	250	1040.84	416.49
Private Sector Banks Total		15894	4741.62	29.83	38301	10578.39	27.62
Commercial Banks Total		61115	29084.63	47.59	207691	72953.94	35.13
43	A.P.State Co-op Bank	646	992.42	153.65	15132	4249.79	28.08
Co-operative Banks Total		646	992.42	153.65	15132	4249.79	28.08
44	APGB	1124	271.57	24.16	13022	5205.58	39.98
45	APGVB	232	347.06	149.41	3723	1179.13	31.67
45	CGGB	218	107.91	49.46	4845	1317.80	27.20
46	SGB	609	71.13	11.68	6007	1349.88	22.47
Regional Rural Banks Total		2184	797.67	36.53	27597	9052.38	32.80
47	A.P.S.F.C	106	0.09	0.09	1174	19.67	1.67
48	FSCS				6		
Others Total		106	0.09	0.09	1180	19.67	1.67
Grand Total		64051	30874.81	48.20	251600	86275.78	34.29
CONSOLIDATION							
Commercial Banks		61115	29084.63	47.59	207691	72953.94	35.13
Co-operative Banks		646	992.42	153.65	15132	4249.79	28.08
Regional Rural Banks		2184	797.67	36.53	27597	9052.38	32.80
Others		106	0.09	0.09	1180	19.67	1.67
Grand Total		64051	30874.81	48.20	251600	86275.78	34.29



SLBC of AP

212th Meeting of SLBC

Convenor :

SLBC OF A.P		CONVENOR: UNION BANK OF INDIA			
11.BANK-WISE ADVANCES OUTSTANDING TO MINORITIES, WEAKER SECTION , SC/ST AND WOMEN AS ON 30.06.2020 (Amount in crores)					
S.N	Name of the Bank	Minorities	Weaker Section	SC/ST	Women
1	Allahabad Bank	35.83	112.43	19.49	152.31
2	Andhra Bank	1536.58	17678.17	1736.40	9008.98
3	Bank of Baroda	116.90	1689.66	278.04	1036.11
4	Bank of India	28.73	891.12	56.59	425.53
5	Bank of Maharashtra	18.75	60.43	9.53	63.72
6	Canara Bank	949.70	5176.98	318.74	546.72
7	Central Bank of India	215.28	188.37	349.84	94.19
8	Corporation Bank	79.62	1736.60	99.06	1065.34
9	Indian Bank	633.94	5002.95	2750.25	1185.59
10	Indian Overseas Bank	469.78	1030.57	1009.91	970.52
11	Oriental Bank of Commerce	21.33	210.13	41.56	231.45
12	Punjab National Bank	38.90	276.44	41.82	389.19
13	Punjab & Sind Bank	-	-	-	-
14	Syndicate Bank	949.70	5176.98	318.74	546.72
15	UCO Bank	-	-	-	-
16	Union Bank of India	320.92	4132.17	326.41	528.96
17	United Bank of India	-	-	-	-
18	State Bank of India	6105.94	20784.40	3722.15	14589.00
Public Sector Banks Total		11521.90	64147.40	11078.53	30834.33
19	Axis Bank	426.00	1152.23	658.36	2956.36
20	Bandhan Bank	-	-	-	-
21	Catholic Syrian Bank Ltd	-	-	-	-
22	City Union Bank Ltd	43.88	60.57	3.44	6.80
23	Coastal Local Area Bank Ltd	-	-	-	-
24	DCB Bank Limited	14.33	76.34	0.13	45.02
25	Dhana Laxmi Bank	-	-	-	-
26	Equitas Small Finance Bank Ltd	-	-	-	-
27	Federal Bank	-	-	-	-
28	HDFC Bank Ltd	114.64	461.29	33.06	1670.24
29	ICICI Bank Ltd.	268.51	1295.88	122.50	1609.81
30	IDBI Bank	135.74	760.83	105.07	520.35
31	IDFC First Bank	235.89	-	-	-
32	Indus Ind Bank	151.37	175.91	111.43	708.10
33	Karnataka Bank	-	-	-	236.93
34	Karur Vysya Bank	9.38	926.05	28.31	1.35
35	Kotak Mahindra Bank	-	-	-	-
36	KBS Local Area Bank	-	-	-	-
37	Laxmi Vilas Bank	-	-	-	-
38	RBL Bank	11.38	125.35	34.52	119.31
39	South Indian Bank	-	-	-	-
40	Standard Chartered Bank	-	-	-	-
41	Tamilnad Mercantile Bank	-	-	-	-
42	YES Bank	14.38	20.40	0.30	5.72
Private Sector Banks Total		1425.50	5054.85	1097.12	7879.99
Commercial Banks Total		12947.40	69202.25	12175.65	38714.32
43	AP State Co-op Bank	252.88	388.25	648.23	1324.63
Co-op. Banks Total		252.88	388.25	648.23	1324.63
44	Andhra Pragathi Grameena Bank	1741.59	8787.30	1791.34	3115.67
45	A.P.Grameena Vikas Bank	324.27	4163.36	850.65	2546.69
46	C.G.G.B.	151.01	3724.78	251.68	1057.04
47	Saptagiri Grameena Bank	102.85	1492.63	329.18	1983.99
R.R.B.s Total		2319.72	18168.07	3222.85	8703.39
48	A P S F C	-	-	-	-
Others Total		-	-	-	-
Grand Total		15520.00	87758.57	16046.73	48742.34
CONSOLIDATION					
Commercial Banks		12947.40	69202.25	12175.65	38714.32
Co-operative Banks		252.88	388.25	648.23	1324.63
Regional Rural Banks		2319.72	18168.07	3222.85	8703.39
Others		-	-	-	-
Grand Total		15520.00	87758.57	16046.73	48742.34

SLBC of AP

212th Meeting of SLBC

Convenor :



SLBC OF A.P.				CONVENOR : UNION BANK OF INDIA				
12. Total Agricultural Advances (Priority Sector)-Bank-wise Outstanding, Overdues and NPA as on 30.06.2020 (Amt. in Crores)								
S.No.	Name of the Bank	Outstanding		Overdues			NPAs	
		Accounts	Amount	Accounts	Balance in Overdue a/cs	Actual Overdue Amount	Accounts	Amount
1	Allahabad Bank	9520	98.26	1711	1601.13	10.31	221	4.14
2	Andhra Bank	1494422	19850.65	465448	5919.91	5544.88	33787	531.79
3	Bank of Baroda	444689	5785.08	17516	56.06	41.13	4255	26.90
4	Bank of India	240679	2716.32	10438	142.28	134.38	2332	27.54
5	Bank of Maharashtra	3660	82.32	575	7.35	2.24	379	3.10
6	Canara Bank	815174	9178.70	196459	2001.64	1787.52	17358	321.83
7	Central Bank of India	120696	1734.28	2242	62.72	62.72	2242	62.72
8	Corporation Bank	158422	2217.96	8524	167.05	161.55	8281	156.72
9	Indian Bank	557104	7494.81	23149	330.30	330.30	9227	89.51
10	Indian Overseas Bank	231128	3628.84	29967	877.13	780.53	25612	665.72
11	Oriental Bank of Commerce	8709	266.15	395	13.24	13.24	208	6.94
12	Punjab National Bank	28757	477.35	7380	18.85	15.77	7380	14.27
13	Punjab & Sind Bank	36	5.74	-	-	-	-	-
14	Syndicate Bank	861219	10570.38	182366	2679.44	2240.47	37451	606.77
15	UCO Bank	17763	272.59	2297	73.42	73.42	1580	45.84
16	Union Bank of India	372640	5335.24	40390	450.79	429.10	28803	316.92
17	United Bank of India	399	8.93	-	-	-	-	-
18	State Bank of India	2127642	29791.44	949873	11145.36	11112.98	90050	769.70
	Public Sector Banks Total	7492659	99515.03	1938730	25546.67	22740.54	269166	3650.41
19	Axis Bank	29890	2172.68	3932	530.65	507.65	647	53.93
20	Bandhan Bank	13991	31.10	-	-	-	-	-
21	Catholic Syrian Bank Ltd	1616	30.69	-	-	-	-	-
22	City Union Bank Ltd	9961	715.75	1619	229.23	85.83	165	29.35
23	Coastal Local Area Bank	527	10.80	82	1.49	1.49	5	0.03
24	DCB Bank Limited	1573	99.86	155	1.98	1.08	30	0.88
25	Dhana Laxmi Bank	3	2.04	2	1.25	1.25	2	1.25
26	Equitas Small Finance Bank	71	0.60	20	0.31	0.31	1	0.01
27	Federal Bank	13271	323.22	9729	215.66	215.66	11	1.47
28	HDFC Bank Ltd	34643	3943.06	10337	844.86	640.13	1303	148.63
29	ICICI Bank Ltd.	73332	2134.53	9584	468.50	468.50	3773	119.45
30	IDBI Bank	45560	746.96	434	26.76	26.76	434	26.76
31	IDFC First Bank	168	31.95	-	-	-	-	-
32	Indus Ind Bank	23029	683.97	1674	40.96	-	1674	40.96
33	Karnataka Bank	14751	491.45	549	118.59	118.59	549	118.59
34	Karur Vysya Bank	108629	1988.48	4768	220.21	174.71	949	95.41
35	Kotak Mahindra Bank	44653	869.72	5709	61.03	61.03	5709	61.03
36	KBS Local Area Bank	37	0.23	3	0.02	0.00	-	-
37	Laxmi Vilas Bank	22188	305.01	-	-	-	-	-
38	RBL Bank	34598	121.17	33370	21.71	21.71	133	1.42
39	South Indian Bank	-	198.23	-	-	-	-	-
40	Standard Chartered Bank	-	-	-	-	-	-	-
41	Tamilnad Mercantile Bank	22864	369.46	13	9.57	9.57	13	8.75
42	Yes Bank	30	41.40	-	-	-	-	-
	Private Sector Banks Total	495385	15312.35	81980	2792.78	2334.27	15398	707.92
	Commercial Banks Total	7988044	114827.39	2020710	28339.45	25074.82	284564	4358.33
43	AP State Co-op Bank	2100195	14533.66	112146	929.65	922.25	64260	479.04
	Co-operative Banks Total	2100195	14533.66	112146	929.65	922.25	64260	479.04
44	APGB	1026083	12326.01	149462	2137.77	1218.76	25206	185.02
45	A.P.Grameena Vikas Bank	313746	3614.37	31462	245.46	193.40	2973	17.17
46	C.G.G.B.	372567	4334.67	37489	349.58	333.95	2257	27.79
47	Saptagiri Grameena Bank	432249	4941.08	51180	278.27	262.84	4558	65.10
	RRB's Total	2144645	25216.13	269593	3011.07	2008.94	34994	295.08
48	A P S F C	-	-	-	-	-	-	-
	Others Total	-	-	-	-	-	-	-
	Grand Total	12232884	154577.17	2402449	32280.18	28006.00	383818	5132.44
CONSOLIDATION								
	Commercial Banks	7988044	114827	2020710	28339	25075	284564	4358
	Co-operative Banks	2100195	14534	112146	930	922	64260	479
	Regional Rural Banks	2144645	25216	269593	3011	2009	34994	295
	Others	-	-	-	-	-	-	-
	Grand Total	12232884	154577.17	2402449	32280.18	28006.00	383818	5132.44

SLBC of AP

212th Meeting of SLBC

Convenor :



SLBC OF A.P.					CONVENOR:UNION BANK OF INDIA			
13. Total Priority Sector Advances-Bank-wise Outstanding, Overdues & NPA as on 30.06.2020 (Amount in Crores)								
S.No	Name of the Bank	Outstanding		Overdues			NPAs	
		Accounts	Amount	Accounts	Balance in Overdue a/cs	Actual Overdue Amount	Accounts	Amount
1	Allahabad Bank	16999	488.00	4468	1769.40	178.58	864	16.00
2	Andhra Bank	1732918	31562.75	544975	10501.75	8266.96	61963	1549.74
3	Bank of Baroda	503820	10768.88	19493	171.63	74.77	5060	40.48
4	Bank of India	311440	4637.23	16738	287.18	251.64	7283	141.08
5	Bank of Maharashtra	7175	381.57	1486	61.81	6.23	871	13.69
6	Canara Bank	899000	13405.35	230534	4023.96	2426.42	25289	1083.16
7	Central Bank of India	149843	2691.04	6319	160.57	159.11	6086	159.11
8	Corporation Bank	200221	3447.18	15682	340.74	335.11	14778	307.83
9	Indian Bank	657500	11028.79	23366	344.15	344.15	9273	90.86
10	Indian Overseas Bank	354465	6603.07	49516	1457.64	1195.69	39509	1050.00
11	Oriental Bank of Commerce	19255	874.41	1783	57.59	31.81	410	18.58
12	Punjab National Bank	42132	1281.36	9042	132.47	30.51	8187	29.41
13	Punjab & Sind Bank	1086	115.24	161	17.37	8.77	60	7.60
14	Syndicate Bank	984008	14226.97	214621	4544.29	2797.57	44670	1115.95
15	UCO Bank	32088	1094.25	4586	230.81	230.81	3478	147.26
16	Union Bank of India	459544	10228.82	74113	1607.67	1107.37	50722	639.89
17	United Bank of India	6086	326.59	395	20.03	7.68	245	7.55
18	State Bank of India	2433672	54493.19	1076716	16338.30	11581.12	124644	1384.40
Public Sector Banks Total		8811252	167654.70	2293994	42067.37	29034.29	403392	7802.59
19	Axis Bank	40784	4180.67	6804	884.89	836.61	741	93.00
20	Bandhan Bank	26102	59.26	-	-	-	-	-
21	Catholic Syrian Bank Ltd	1652	33.53	-	-	-	-	-
22	City Union Bank Ltd	13568	1712.25	2340	493.69	167.99	362	74.17
23	Coastal Local Area Bank	38663	216.75	4387	34.21	34.21	950	5.92
24	DCB Bank Limited	3373	407.25	574	72.26	2.62	50	5.07
25	Dhana Laxmi Bank	2285	132.79	53	8.38	8.36	7	1.76
26	Equitas Small Finance Bank Ltd	2901	145.33	1077	58.85	58.85	59	2.07
27	Federal Bank	14008	439.83	9865	248.73	248.73	70	6.84
28	HDFC Bank Ltd	65721	7531.34	14074	1113.29	720.21	1819	208.11
29	ICICI Bank Ltd.	99226	6100.01	9940	602.16	516.15	4094	177.53
30	IDBI Bank	56745	1741.59	848	71.81	71.81	848	71.81
31	IDFC First Bank	1046	232.61	3	0.99	0.99	3	0.99
32	Indus Ind Bank	55765	2061.11	1674	40.96	-	1674	40.96
33	Karnataka Bank	19622	1487.55	860	166.04	166.04	860	166.04
34	Karur Vysya Bank	115363	3914.49	5196	415.33	186.95	1035	151.55
35	Kotak Mahindra Bank	50255	2034.70	6020	112.28	112.28	6020	112.28
36	KBS Local Area Bank	377	2.50	65	0.54	0.27	15	0.05
37	Laxmi Vilas Bank	23712	637.22	-	-	-	-	-
38	RBL Bank	49319	351.69	46248	48.50	48.50	427	7.61
39	South Indian Bank	-	448.69	-	-	-	-	-
40	Standard Chartered Bank	-	-	-	-	-	-	-
41	Tamilnad Mercantile Bank	26570	755.02	59	15.20	15.20	58	13.80
42	Yes Bank	2943	594.63	-	-	-	-	-
Private Sector Banks Total		710000	35220.81	110087	4388.11	3195.76	19092	1139.56
Commercial Banks Total		9521252	202875.52	2404081	46455.48	32230.06	422484	8942.16
43	AP State Co-op Bank	2127977	15107.28	115098	970.64	960.89	65978	509.61
Co-operative Banks Total		2127977	15107.28	115098	970.64	960.89	65978	509.61
44	APGB	1223496	14247.72	204077	3004.46	1424.00	38803	252.58
45	A.P.Grameena Vikas Bank	365531	4565.72	37436	281.26	198.61	7148	35.96
46	C.G.G.B.	423976	5039.69	51949	514.33	372.83	5797	45.58
47	Saptagiri Grameena Bank	483407	5757.73	56810	346.79	278.98	7943	80.88
RRB's Total		2496410	29610.86	350272	4146.84	2274.42	59691	415.00
48	A P S F C	1210	748.67	1198	747.41	73.28	484	307.81
Others Total		1210	748.67	1198	747.41	73.28	484	307.81
Grand Total		14146849	248342.33	2870649	52320.36	35538.64	548637	10174.57
CONSOLIDATION								
Commercial Banks		9521252	202875.52	2404081	46455.48	32230.06	422484	8942.16
Co-operative Banks		2127977	15107.28	115098	970.64	960.89	65978	509.61
Regional Rural Banks		2496410	29610.86	350272	4146.84	2274.42	59691	415.00
Others		1210	748.67	1198	747.41	73.28	484	307.81
Grand Total		14146849	248342.33	2870649	52320.36	35538.64	548637	10174.57



SLBC of AP

212th Meeting of SLBC

Convenor :

SLBC OF A.P.				CONVENOR:UNION BANK OF INDIA				
14.Total Non Priority Sector Advances-Bank-wise Outstanding, Overdues & NPA as on 30.06.2020 (Amount in Crores)								
S.No.	Name of the Bank	Outstanding		Overdues			NPAs	
		Accounts	Amount	Accounts	Balance in Overdue a/cs	Actual Overdue Amount	Accounts	Amount
1	Allahabad Bank	7894	1762.00	272	48.04	-	49	1.97
2	Andhra Bank	280433	16625.57	13673	2903.43	1750.91	3062	1153.17
3	Bank of Baroda	47838	10940.07	320	12.58	4.89	209	5.66
4	Bank of India	15949	3417.74	1774	326.56	111.58	319	81.23
5	Bank of Maharashtra	1665	355.34	228	27.80	2.25	68	0.81
6	Canara Bank	40016	10470.88	6696	3442.43	728.48	599	84.28
7	Central Bank of India	21861	1144.01	1735	32.67	32.55	1687	32.55
8	Corporation Bank	15209	2413.85	1642	45.41	43.71	1535	42.86
9	Indian Bank	43944	6560.34	-	-	-	-	-
10	Indian Overseas Bank	25266	705.24	8190	152.12	89.26	4825	76.66
11	Oriental Bank of Commerce	4763	506.03	-	-	-	-	-
12	Punjab National Bank	6928	4787.66	3	0.96	0.02	3	0.02
13	Punjab & Sind Bank	1153	3789.73	235	575.67	574.54	37	1.13
14	Syndicate Bank	73722	4876.10	6680	1181.65	186.56	4292	94.66
15	UCO Bank	3815	1324.00	-	-	-	-	-
16	Union Bank of India	31584	6739.32	4005	1901.75	1564.48	2507	702.22
17	United Bank of India	2296	157.06	39	0.50	0.50	39	0.50
18	State Bank of India	933632	70116.65	222012	15277.26	502.52	11892	235.01
Public Sector Banks Total		1557968	146691.58	267504	25928.82	5592.24	31123	2512.73
19	Axis Bank	82430	5188.32	-	-	-	-	-
20	Bandhan Bank	1	0.00	-	-	-	-	-
21	Catholic Syrian Bank Ltd	11575	122.46	-	-	-	-	-
22	City Union Bank Ltd	6629	1098.47	495	202.50	52.73	129	29.53
23	Coastal Local Area Bank	24767	244.81	1949	46.18	46.18	324	8.02
24	DCB Bank Limited	3017	355.13	629	73.47	1.28	19	4.78
25	Dhana Laxmi Bank	1874	161.30	54	14.43	11.97	31	2.96
26	Equitas Small Finance Bank	287	46.34	125	15.09	15.09	8	0.59
27	Federal Bank	9203	496.97	2103	70.77	70.77	135	3.10
28	HDFC Bank Ltd	745694	13204.68	301691	2632.43	394.58	10751	120.85
29	ICICI Bank Ltd.	269897	8667.97	11236	300.36	300.36	11236	300.36
30	IDBI Bank	5415	1885.28	982	646.90	646.90	982	646.90
31	IDFC First Bank	162815	1173.69	-	-	-	-	-
32	Indus Ind Bank	158437	2345.94	4062	21.39	21.39	4062	21.39
33	Karnataka Bank	6679	913.38	126	16.57	16.57	126	16.57
34	Karur Vysya Bank	36458	3181.24	1916	275.30	3.13	637	90.99
35	Kotak Mahindra Bank	13260	1735.02	2966	46.25	46.25	2966	46.25
36	KBS Local Area Bank	691	5.52	13	0.10	0.02	2	0.00
37	Laxmi Vilas Bank	4823	617.02	-	-	-	-	-
38	RBL Bank	3639	261.75	1950	22.49	22.49	60	7.40
39	South Indian Bank	-	404.38	-	-	-	-	-
40	Standard Chartered Bank	-	-	-	-	-	-	-
41	Tamilnad Mercantile Bank	4950	513.13	-	-	-	-	-
42	Yes Bank	12744	498.35	-	-	-	-	-
Private Sector Banks Total		1565285	43121.14	330297	4384.23	1649.71	31468	1299.69
Commercial Banks Total		3123253	189812.72	597801	30313.05	7241.95	62591	3812.42
43	AP State Co-op Bank	313579	3145.30	33907	529.11	487.80	27935	429.20
Co-operative Banks Total		313579	3145.30	33907	529.11	487.80	27935	429.20
44	APGB	126762	1330.63	3564	132.95	35.65	660	5.23
45	A.P.Grameena Vikas Bank	25226	397.02	1304	15.43	3.43	288	1.69
46	C.G.G.B.	12642	296.59	1384	43.58	15.07	168	3.68
47	Saptagiri Grameena Bank	11464	422.05	1316	19.02	6.91	117	6.93
RRB's Total		176094	2446.29	7568	210.98	61.07	1233	17.53
48	A P S F C	10	13.80	10	13.80	3.35	4	4.50
Others Total		10	13.80	10	13.80	3.35	4	4.50
Grand Total		3612936	195418.12	639286	31066.94	7794.16	91763	4263.66
CONSOLIDATION								
Commercial Banks		3123253	189812.72	597801	30313.05	7241.95	62591	3812.42
Co-operative Banks		313579	3145.30	33907	529.11	487.80	27935	429.20
Regional Rural Banks		176094	2446.29	7568	210.98	61.07	1233	17.53
Others		10	13.80	10	13.80	3.35	4	4.50
Grand Total		3612936	195418.12	639286	31066.94	7794.16	91763	4263.66



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Convenor :

SLBC OF A.P.				CONVENOR:UNION BANK OF INDIA				
15. Total Advances-Bank-wise Outstanding , Overdues & NPA as on 30.06.2020 (Amount in Crores)								
S.N	Name of the Bank	Outstanding		Overdues			NPAs	
		Accounts	Amount	Accounts	Balance in Overdue	Actual Overdue Amount	Accounts	Amount
1	Allahabad Bank	24893	2250.00	4740	1817.44	178.58	913	17.97
2	Andhra Bank	2013351	48188.32	558648	13405.18	10017.87	65025	2702.91
3	Bank of Baroda	551658	21708.95	19813	184.21	79.66	5269	46.14
4	Bank of India	327389	8054.97	18512	613.74	363.22	7602	222.31
5	Bank of Maharashtra	8840	736.91	1714	89.61	8.48	939	14.50
6	Canara Bank	939016	23876.23	237230	7466.39	3154.90	25888	1167.44
7	Central Bank of India	171704	3835.05	8054	193.24	191.66	7773	191.66
8	Corporation Bank	215430	5861.03	17324	386.15	378.82	16313	350.69
9	Indian Bank	701444	17589.13	23366	344.15	344.15	9273	90.86
10	Indian Overseas Bank	379731	7308.32	57706	1609.76	1284.95	44334	1126.66
11	OBC	24018	1380.44	1783	57.59	31.81	410	18.58
12	Punjab National Bank	49060	6069.02	9045	133.43	30.53	8190	29.43
13	Punjab & Sind Bank	2239	3904.97	396	593.05	583.31	97	8.74
14	Syndicate Bank	1057730	19103.07	221301	5725.94	2984.13	48962	1210.61
15	UCO Bank	35903	2418.25	4586	230.81	230.81	3478	147.26
16	Union Bank of India	491128	16968.14	78118	3509.41	2671.84	53229	1342.11
17	United Bank of India	8382	483.65	434	20.53	8.18	284	8.04
18	State Bank of India	3367304	124609.84	1298728	31615.56	12083.64	136536	1619.41
Public Sector Banks Total		10369220	314346.29	2561498	67996.19	34626.54	434515	10315.32
19	Axis Bank	123214	9368.99	6804	884.89	836.61	741	93.00
20	Bandhan Bank	26103	59.26	-	-	-	-	-
21	Catholic Syrian Bank	13227	155.99	-	-	-	-	-
22	City Union Bank Ltd	20197	2810.72	2835	696.18	220.72	491	103.70
23	Coastal Local Area	63430	461.56	6336	80.39	80.39	1274	13.93
24	DCB Bank Limited	6390	762.38	1203	145.73	3.89	69	9.85
25	Dhana Laxmi Bank	4159	294.09	107	22.81	20.33	38	4.72
26	Equitas Small Finance	3188	191.67	1202	73.94	73.94	67	2.66
27	Federal Bank	23211	936.80	11968	319.50	319.50	205	9.94
28	HDFC Bank Ltd	811415	20736.03	315765	3745.72	1114.79	12570	328.96
29	ICICI Bank Ltd.	369123	14767.98	21176	902.52	816.51	15330	477.89
30	IDBI Bank	62160	3626.87	1830	718.71	718.71	1830	718.71
31	IDFC First Bank	163861	1406.30	3	0.99	0.99	3	0.99
32	Indus Ind Bank	214202	4407.05	5736	62.36	21.39	5736	62.36
33	Karnataka Bank	26301	2400.93	986	182.62	182.62	986	182.62
34	Karur Vysya Bank	151821	7095.73	7112	690.63	190.08	1672	242.54
35	Kotak Mahindra Bank	63515	3769.72	8986	158.54	158.54	8986	158.54
36	KBS Local Area Bank	1068	8.02	78	0.64	0.28	17	0.05
37	Laxmi Vilas Bank	28535	1254.24	-	-	-	-	-
38	RBL Bank	52958	613.44	48198	70.99	70.99	487	15.01
39	South Indian Bank	-	853.07	-	-	-	-	-
40	Standard Chartered	-	-	-	-	-	-	-
41	Tamilnad Mercantile	31520	1268.16	59	15.20	15.20	58	13.80
42	Yes Bank	15687	1092.98	-	-	-	-	-
Private Sector Banks Total		2275285	78341.95	440384	8772.33	4845.47	50560	2439.26
Commercial Banks Total		12644505	392688.24	3001882	76768.52	39472.00	485075	12754.58
43	AP State Co-op Bank	2441556	18252.58	149005	1499.75	1448.69	93913	938.81
Co-operative Banks Total		2441556	18252.58	149005	1499.75	1448.69	93913	938.81
44	APGB	1350258	15578.35	207641	3137.40	1459.66	39463	257.81
45	APGVB	390757	4962.75	38740	296.69	202.04	7436	37.65
46	CGGB	436618	5336.28	53333	557.91	387.90	5965	49.26
47	SGB	494871	6179.78	58126	365.81	285.89	8060	87.81
RRB's Total		2672504	32057.16	357840	4357.82	2335.48	60924	432.53
48	A P S F C	1220	762.47	1208	761.21	76.63	488	312.30
Others Total		1220	762.47	1208	761.21	76.63	488	312.30
Grand Total		17759785	443760.45	3509935	83387.30	43332.81	640400	14438.23
CONSOLIDATION								
Commercial Banks		12644505	392688.24	3001882	76768.52	39472.00	485075	12754.58
Co-operative Banks		2441556	18252.58	149005	1499.75	1448.69	93913	938.81
Regional Rural Banks		2672504	32057.16	357840	4357.82	2335.48	60924	432.53
Others		1220	762.47	1208	761.21	76.63	488	312.30
Grand Total		17759785	443760.45	3509935	83387.30	43332.81	640400	14438.23

SLBC of AP

212th Meeting of SLBC

Convenor :



16. District & Component wise Physical and Financial Targets for the year 2020-21

Sl. No	Name of the Component	Units	SKLM		VZM		VSKP		EAST		WEST		KRI		GNT	
			Phy Target	Fin Target	Phy Target	Fin Target	Phy Target	Fin Target	Phy Target	Fin Target	Phy Target	Fin Target	Phy Target	Fin Target	Phy Target	Fin Target
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Protected Cultivation (Poly & Shadenet	Ha	0.50	17.75					1.60	64.00	2.20	84.80	1.70	64.85	5.65	202.25
2	Permanent Pandals	Ha	8.00	20.00	6.00	15.00	16.00	39.15	32.00	80.01	175.00	437.50	30.00	75.37	35.00	87.41
3	Post Harvest Management															
	Pack houses + Integrated Pack house	Nos	42	84.00	2.00	4.00	2.00	4.00	11.00	22.00	93	232.50			15	30.00
	Ripening chambers				1.00	10.50			2.00	21.00	4	84.00	1.00	10.50		
	Primary / Mobile / Minimal processing units		17	170.00	2.00	20.00	2.00	20.00	7.00	70.00	9	90.00	4.00	40.00	13	130.00
	Collection, sorting / grading, packing units								2.00	12.00			3.00	18.00		
	Onion Storage Structure (25MT)															
	Turmeric Boiler												2.00	3.00	2	3.00
	Turmeric Drum Polisher												2.00	2.00	3	3.00
	Cold storage Units														4	560.00
	Modernisation of refrigeration and insulation														4	400.00
	Alternate Technology														8	98.00
	Cold room (30 Mt capacity)		3	15.75											4	21.00
	Sub-Total		62	269.75	5	34.5	4	24	22	125	106	406.5	12	73.5	53	1245
4	Estt. of Marketing Infrastructure															
	Rural Marketing	Nos														
	Retail Markets / out lets (environment marketing controlled)	Nos													1	5.25
	Functional infrastructure for collection, sorting / grading / packing units	Nos									2	12.00			3	18.00
	Sub-Total		0	0.00	0	0.00	0	0.00	0	0.00	2	12.00	0	0.00	4	23.25
	GRAND TOTAL			307.50		49.50		63.15		269.01		940.80		213.72		1557.91

SLBC of AP

212th Meeting of SLBC

Convenor :



16. District & Component wise Physical and Financial Targets for the year 2020-21

Sl. No	Name of the Component	Units	PKM		NLR		CTR		KDP		KRNL		ATP		TOTAL	
			Phy Target	Fin Target	Phy Target	Fin Target	Phy Target	Fin Target	Phy Target	Fin Target	Phy Target	Fin Target	Phy Target	Fin Target	Phy Target	Fin Target
1	2	3	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1	Protected Cultivation (Poly & Shadenet houses)	Ha	3.70	135.37	3.40	124.72	4.40	173.62	1.60	59.48	3.41	129.16	4.44	175.31	33	1231.31
2	Permanent Pandals	Ha	63.00	156.36	15.00	38.46	20.00	50.00	13.00	32.59	9.00	22.20	38.00	95.96	460	1150.01
3	Post Harvest Management															
	Pack houses + Integrated Pack house	Nos	41	97.50	105	210.00	100	200.00	297	594.00	43	86.00	368	767.00	1119	2331.00
	Ripening chambers		1	21.00			7	136.50	1	21.00			1	21.00	18	325.50
	Primary / Mobile / Minimal processing units		8	80.00			7	70.00	2	20.00			4	40.00	75	750.00
	Collection, sorting / grading, packing units etc.,														5	30.00
	Onion Storage Structure (25MT)								3	2.63	37	32.38			40	35.01
	Turmeric Boiler														4	6.00
	Turmeric Drum Polisher														5	5.00
	Cold storage Units		6	840.00					1	140.00	4	560.00			15	2100.00
	Modernisation of refrigeration and insulation		1	100.00											5	500.00
	Alternate Technology		2	24.50											10	122.50
	Cold room (30 Mt capacity)		2	10.50			3	15.75					8	42.00	20	105.00
	Sub-Total		61	1173.5	105	210	117	422.25	304	777.63	84	678.38	381	870	1316	6310.01
4	Estt. of Marketing Infrastructure															
	Rural Marketing	Nos	1	10.00	2	20.00	5	50.00	9	90.00	3	30.00			20	200.00
	Retail Markets / out lets (environment marketing controlled)	Nos													1	5.25
	Functional infrastructure for collection, sorting / grading / packing units	Nos	3	18.00	1	6.00	11	66.00	2	12.00	1	6.00	2	12.00	25	150.00
	Sub-Total		4	28.00	3	26.00	16	116.00	11	102.00	4	36.00	2	12.00	46	355.25
	GRAND TOTAL			1493.23		399.18		761.87		971.70		865.74		1153.27		9046.58

**Proceedings of 211th Meeting of
STATE LEVEL BANKERS' COMMITTEE OF
ANDHRA PRADESH**

Date: 29.07.2020 - Time: 11.00 AM

Venue: CM's Camp Office, Tadepalli

**STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH
CONVENOR: UNION BANK OF INDIA (e-Andhra Bank)**



**Zonal Office, Union Bank of India (e-Andhra Bank),
Pattabhi Building, 2nd floor, RR Apparao Street, Vijayawada
Phone: 0866-2562522, 2562518
Fax: 0866-2562521, E mail: slbc@unionbankofindia.com**

The 211th Meeting of SLBC of Andhra Pradesh was conducted on 29-07-2020 at CMO, Tadepalli at 11.00 A.M.

Sri V Brahmananda Reddy, Field General Manager & Convenor, SLBC extended warm welcome to m,Hon'ble Chief Minister, Hon'ble Deputy Chief Minister, Chief Secretary and other dignitaries from Government and banks to the 211th SLBC meeting.

Sri Dinesh Kumar Garg, Executive Director, Union Bank of India in his inaugural speech,extended his sincere thanks to Hon'ble Chief Minister for his proactive measures being implemented for upliftment of various sectors and also for sanctioning the long pending amount. He also noted that the State Government made a path breaking decision by establishing 10641 Rythu Bharosa Kendras for providing quality inputs & for sharing of knowledge under one roof. He further noted the decision of state Government in considering the PMFBY & RWBCIS as state schemes to ensure 100% coverage of cultivators. He also thanked all stake holders for extending, seamless support to SLBC in its effective functioning for the last 36 years. He appreciated SLBC for successfully mapping 229 villages in GSS app as per the directions of DFS and establishing banking touch points in 473 villages as per RBI NSFI policy. He highlighted the following:

- ❖ He expressed happiness over the achievement of banks under AtmaNirbhar Bharat abhiyan package to MSME sector and observed that the performance is 92% under ECLC. He noted that banking sector in AP state is the forerunner in implementation of various State and Central Government schemes.
- ❖ He requested member banks to extend financial assistance under PM-SWANIDHI scheme.
- ❖ He expressed happiness over the CD ratio of 127.65% as against the RBI norm of 60% and on achievement of various regulatory norms by the banking sector in AP.
- ❖ Informed that SLBC of AP has been playing a crucial role in amicable resolution of various issues by maintaining close liaison with the Government and Controllers of Banks and effectively monitoring the implementation of schemes at field level as per the guidelines.
- ❖ He said that COVID 19 crisis is leaving unprecedented footprints in reverse migration of nature and scale. Despite many adversities, in accordance with the call given by central & state governments, entire banking fraternity is delivering the goods and extending financial assistance to various sectors. He further assured all possible support to the Government by member banks

Sri V Brahmananda Reddy, Convenor SLBC of AP presented the ACP for 2020-21 to the forum and requested Hon'ble Chief Minister to launch the same

The Annual Credit Plan for 2020-21 was launched by Hon'ble Chief Minister along with Deputy Chief Minister and Chief Secretary.

Sri V Brahmananda Reddy, Convenor, SLBC of AP highlighted Annual Action Plan to the forum and presented the agenda for 211th Meeting of SLBC of AP. The highlights of the Annual Action Plan are follows:

- ❖ The Total Credit Plan for the year is Rs.251600 Crores with an enhancement of 9.78% over previous year.
- ❖ The Total Agriculture Target increased from Rs.115000 Crores to Rs.128660 Crores with a growth rate of 11.88%.
- ❖ For MSME the target increased from Rs.36000 Crores to Rs.39600 Crores with growth rate of 10.00%
- ❖ Target for Loan to total priority sector increased from Rs.149414 Crores to Rs.159253 Crores with a growth rate of 6.58% and for non-priority Sector the amount is increased from Rs.60000 crores to Rs.64050 Crores with the growth rate of 6.75%
- ❖ Credit toward agriculture term loans /Investment credit is enhanced to Rs.26562 Crores
- ❖ The public sector Banks were allotted the major share of priority sector finance with 66.21% followed by Regional Rural Banks with 13.55% and the Private sector Banks with 11.95%.

Sri V Brahmananda Reddy, Convenor, SLBC of AP has presented the performance highlightsof 211th Meeting of SLBC of AP.

- ❖ Total achievement under Credit Plan for the FY 2019-20 was 99%.
- ❖ Performance under short term production loan for agriculture was 106% of the target.
- ❖ Achievement of target under loans to MSME was 105%
- ❖ Under Priority sector the overall achievement was 94% as against the target of Rs.169200 Crores.
- ❖ As per the advice of Govt., Banks updated and reduced the pending subsidy amount under the Government Sponsored Schemes from Rs. 905 Crores to Rs. 285 Crores.
- ❖ In response to Hon'ble Chief Minister's call to reduced interest burden on SHG women all major banks substantially reduced the applicable interest.

Sri Y S Jagan Mohan Reddy, Hon'ble Chief Minister of AP attended the meeting as Chief Guest. In his opening remarks, he expressed satisfaction over ACP achievement. Further, he thanked RBI, NABARD, SLBC & all Banks in the state for the co-operation and support being extended in implementation of various State Govt schemes. He said that Government proactively sanctioned Rs.1113crore towards Vaddi Leni Runalu as per bankers' request and advised banks to update the details of farmers saving accounts in the portal for passing the benefits to the farmers. Govt of AP is proposing to release the amount at regular intervals for the year 2019-20 onwards. He emphasized on the credibility and transparency of State Government in adhering to the timelines announced. He informed that during the month of August, under Woman empowerment scheme, an amount of Rs.4300 crore approximately will be spent by Government amongst 25 lac SC/ST & OBC women. In the month of Sept 2020, under YSR AASARA scheme, an amount of Rs.6700 crores amount would be released to 1.00 crore women. With this, Rs.11000 crs will be available with the women which will be channelized into the economy. He also informed that the Government is signing MoU with multinational companies like AMUL, P&G, Hindustan Unilever, ITC and other reputed companies for sustainable growth of women entrepreneurs. This will enhance the revenues and improve the livelihood of families of downtrodden. He urged

bankers and Government departments to utilize the excess rainfall during the season for the benefit of agriculture sector. He also emphasized that the government is moving ahead with a special plan for food processing in warehouses, grading, sorting in every village and requested for adequate assistance for this from banks. He also stated that under COVID, state recorded highest testing / million and also segregating COVID positive cases separately.

Sri Subrata Das, Regional Director, RBI appreciated the efforts made by bankers for providing seamless banking services despite the prevailing pandemic and also thanked the State Government for their active support and cooperation in this regard. He further highlighted the following:

- ❖ Banks have performed well in the state in delivery of credit and their achievements under priority sector lending, especially agriculture and weaker sections were commendable. However, lending to tenant farmers, Housing and Education needed to be improved
- ❖ Banks need to take necessary steps for re-structuring of all eligible MSME accounts under the One-Time restructuring guidelines of the RBI and also expeditiously process all the pending applications received through the State Government portal under YSR Navodayam Scheme
- ❖ Adequate cash has been supplied to the currency chests / banks in the state of Andhra Pradesh for meeting the seasonal requirements
- ❖ YSR Kadapa District in AP is identified for making it 100% digitally enabled by October 2020. All banks are advised to make concerted efforts for improving digital coverage through all channels i.e., Debit cards/Rupay cards, Net banking, Mobile banking etc. State Government is requested to extend the support in achieving this objective
- ❖ ATMs are important and preferred banking channel for customers, especially in the prevailing pandemic situation. However, a recent review undertaken by RBI revealed that the average ATM uptime of many banks in the state was much below 90%, which is not acceptable. All banks may review their ATM operations and strive to maintain average ATM uptime of at least 95%
- ❖ SLBC Convenor has to expedite implementation of the Standardized system of dataflow for SLBC as per RBI guidelines. All banks are advised to take urgent steps for generation of data files in the format prescribed by RBI and uploading the same in SLBC portal
- ❖ Normally, the SLBC should release the Annual Credit Plan (ACP) by April 1st every year, so that banks get adequate time to plan for implementation of the ACP. This year the launch of ACP has got delayed owing to the COVID-19 pandemic
- ❖ There is an overall increase of 10% in the ACP this year with adequate allocation for Agriculture, MSME and other areas under priority sector

Concluding his remarks, the Regional Director appreciated the various initiatives of the State Government, especially the schemes aimed at empowerment of women. He assured the continued support and cooperation of RBI and the banks in the development of the state

Sri Sudhir Kumar Jannawar, CGM, NABARD highlighted the following:

- ❖ Appreciated the Bankers for achieving the targets under ACP 2019-20 and requested the Bankers to continue their efforts for achieving the ACP 2020-21 targets also.
- ❖ Expressed concerned overimplementation of KCC under Animal Husbandry and Fisheries activities and noted that there is a decline in financing tenant farmers and JLG financing.
- ❖ He observed that the finance to weavers to be improved; he expressed hope that Bankers would come forward to finance all eligible weavers.
- ❖ Expressed concern over the present level of investment credit in the State. He advised bankers to achieve the targets set under investment credit, which will yield long term returns and leads to capital formation in agriculture.
- ❖ He also explained the scheme guidelines for Central Sector Scheme of financing facility under Agriculture Infrastructure Fund (AIF) involving Rs.1.00 lakh crore and availability of 3% interest subvention for setting up and modernization of key elements of value chain.
- ❖ Further, it was explained that for promotion of PACS as Multi Service Centres (MSCs), NABARD would extend refinance at 3% to State Cooperative Bank for on lending to PACS. There is scope for promotion of around 2000 PACS as MSCs in the State.
- ❖ NABARD has been providing grant assistance to Banks for financial inclusion programs in the State under Financial Inclusion Fund (FIF). Banks are requested to avail the facility and also submit the claims for reimbursement of expenditure incurred by them immediately.
- ❖ In case of doubling of farmers' income, efforts will be made to identify key areas in coordination with SLBC.
- ❖ He observed that there is scope for Banks to finance under Capital Investment Subsidy Scheme on Agri Clinics and Agri Business Centres (ACBAC). A State Level Workshop on ACBAC was also conducted by NABARD in July 2020 in Vijayawada for the benefit of the Bankers. He requested that atleast one eligible candidate may be financed by each Bank to strengthen agriculture extension system in the State.

Sri Shamsheer Singh Rawat, Principal Finance Secretary highlighted the following:

- ❖ Expressed his concern over the present state of economy on account of COVID as it affected all the sectors. During this difficult period, the role of SLBC and banks is very crucial.
- ❖ He thanked the banks for their overall achievement and requested them to reach out to the poor & disadvantageous people
- ❖ Banks are requested to process the claims of VLR of Rs.1113.66 crs at the earliest
- ❖ He observed that the credit towards production loans so far is Rs.18323 crs only as against the Annual Target of Rs.94624 crs, which works out to 19% upto the quarter ended June 2020. Overall achievement under agriculture is also at 16% only. Banks are requested to improve the lending.
- ❖ In respect of finance made to tenant farmers, the achievement is only at 27.42%. In this regard, in case there is any technical issue, the same be resolved by deliberating in a sub committee
- ❖ There should be regular review over tenant farmers finance and issuance of CCRC.
- ❖ With regard to SHG linkage, overall achievement so far towards Annual Target is Rs.2253 crs as against the Annual Target of Rs.15085 crs, which works out to 15% only.

- ❖ He thanked the banks for reducing the Rate of Interest on SHG linkage as per the call given by Hon'ble Chief Minister. He opined that there is scope for further reduction of Rate of Interest
- ❖ He requested bankers to allow SHG members to withdraw amount from their corpus fund
- ❖ He requested the RRBs for further reduction of rate of interest duly considering the bank's bottom line towards profit also
- ❖ State to take maximum advantage of Emergency Line of Credit and should be completed before 15.08.2020
- ❖ Banks to focus on SMA-2 and stressed units and help the units with subordinate debt for improving their Revenues.
- ❖ Under KCC, focus should be on fisheries and animal husbandry.
- ❖ Banks to cover all the beneficiaries under PM SWAVnidhi & Jagananna Thodu
- ❖ Banks to cover eligible borrowers under PMMY (Sishu, Kishore & Tarun)
- ❖ AP state stood in 6th position under Standup India scheme. Bankers are requested to increase lending to SC, ST & women.
- ❖ Banks are requested to return the unutilized subsidy of Rs.284 crs before 15.08.2020. Government is contemplating to collect penal charges in case of non-compliance by banks
- ❖ To increase the irrigation potential, government is setting up special purpose vehicles (SPV) for overall development of agriculture, availability of drinking water etc

Dr Poonam Malakondaiah, Principal Secretary (Agriculture) highlighted the following:

- ❖ 21000 technically qualified staff trained in fields like agriculture, animal husbandry, fisheries and horticulture have been deployed by Govt of AP as village volunteers to cater to the need of rural folk
- ❖ 10641 Rythu Bharosa Kendras (RBKs) were established, which are first of its kind imparting knowledge and extending support towards supply of certified quality inputs like fertilizers & pesticides and others.
- ❖ The Services of Banking Correspondent to be coordinated with RBKs while extending hassle free support to RBKs.
- ❖ RBKs will be linked to unique portal for providing marketing services
- ❖ The State of Andhra Pradesh is first to implement e-cropping by booking 44 lac acres reflecting the actual crop status along with farmers' picture, aadhaar number geo tagging
- ❖ State Government is providing manpower in the form of Village Assistants and funding through schemes; bankers are requested to utilize the services in lending and recovery of loans.
- ❖ Government is ready to reimburse VLR amount for Kharif 2020 by Rabi 2020. Similarly amount pertaining to Rabi 2020 will be reimbursed by Kharif 2021
- ❖ Loan charge portal to be utilized extensively.
- ❖ In every village, Government is planning to setup Cold storage, Rural Godowns & Primary Processing Centers for the benefit of agriculture marketing and for giving value addition to the produce.

Smt Nilam Sawhney Chief Secretary to Govt

- ❖ Highlighted the Government's priority on improving health and education. Accordingly, Government had initiated several path breaking steps.
- ❖ It is proposed to develop MSME parks and banks are advised to link all the units in the proposed industrial parks with institutional finance.

Mr Karikala Velavan – Special Chief Secretary – Industries Department:

- ❖ While appreciating the performance of banks under AtmaNirbhar Bharat package, he requested banks to increase support under subordinate debt also.
- ❖ He expressed concern over the slow progress under YSR Navodayam and urged banks to minimize the pendency

Mr Dharmana Krishna Das, Deputy Chief Minister highlighted the following:

- ❖ Highlighted the priorities of Government in areas like Agriculture, Women, Health&Education and informed that government has introduced several welfare schemes.
- ❖ He sought bankers' cooperation in implementation of these schemes.

The Field General Manager & Convenor of SLBC assured the house that bankers will rise to the occasion and achieve all the targets set by State & Central Governments and sought the cooperation of Govt. Departments in fulfilling the targets. The DGM, SLBC Convenor Bank also assured that all efforts will be made for achieving the objective of making YSR Kadapa 100% digitally enabled as per RBI guidelines. The meeting ended with vote of thanks

Summary of Action Points emerged in the meeting

S.No.	Action Point
1.	Banks to complete the task of updating the details of farmers in VLR portal enabling the Government for early release of funds to the credit of beneficiaries (Action: All banks)
2.	Banks to complete the sanctions for eligible accounts under AtmaNirbhar Bharat Abhiyan by 31.07.2020. Banks to submit progress report to SLBC on daily basis enabling them to forward updated information to the concerned (Action: All Banks)
3.	Banks to complete the sanctions (Restructuring) for all eligible accounts and to update the details in the YSR NAVODAYAM portal by 15.08.2020. Banks to revisit the rejections made for restructuring and to satisfy themselves for the reasons mentioned thereon (Action: All banks)
4.	Controllers are requested to ensure that the subsidy of pending units under Government Sponsored Schemes of FY 2014-15, 2015-16, 2016-17, 2017-18 & 2018-19 is to be returned to Government by 15.08.2020 without any further extension. (Action: Banks concerned)
5.	Regional Rural Banks & private banks to examine the State Government's request on reduction of interest rates on SHG loans at the earliest. (Action : All Banks)
6.	Union Bank of India & Indian Bank to initiate immediate mapping of block codes in the CBS platform. Further, all banks to initiate suitable steps for digitalized data flow through CBS platform directly to SLBC portal as per the RBI instructions (Action: Union Bank of India, Indian Bank and all banks)

S.No.	Action Point
7.	Banks should initiate various measures to improve/increase digital infrastructure for individuals, businesses etc., including conducting Financial Literacy Awareness camps on digital banking in YSR Kadapa. The LDM and the Lead Bank as well as the District Administration to be actively involved in the initiatives for achieving 100% digitalization of the district. (Action: SLBC, LDM, State Government & all banks operating in YSR Kadapa)
8.	A recent review undertaken by RBI revealed that the average ATM uptime of many banks in the state were much below 90%, which is not acceptable. All banks to review ATM operations and strive to maintain average ATM uptime above 95% (Action: All Banks)

LIST OF PARTICIPANTS

CHIEF GUEST			
S. N	Name of Official Smt/Shri.	Designation	Organization/Department
1	Y S Jagan Mohan Reddy	Hon'ble Chief Minister of A.P	Govt. of A.P.

HON'BLE MINISTERS			
2	Dharmana Krishna Das	Hon'ble Deputy Chief Minister of AP	Govt. of A.P

SPECIAL INVITEES			
3	Praveen Prakash	Principal Secretary to Hon'ble C M of A.P	Govt. of A.P

SLBC OF A.P			
4	Dinesh Kumar Garg (on Behalf of Raj Kiran Rai, MD& CEO of UBI & President of SLBC AP)	Executive Director	Union Bank of India
5	V Brahmananda Reddy	Field General Manager & Convenor, SLBC AP	Union Bank of India
6	K. Ajay Paul	Deputy General Manager, SLBC AP	Union Bank of India

RESERVE BANK OF INDIA			
7	Subrata Das	Regional Director (FIDD)	Reserve Bank of India
8	Sundaram Shankar	General Manager(FIDD)	Reserve Bank of India
9	M Venkatesh	Deputy General Manager	Reserve Bank of India

NABARD			
10	Sudheer Kumar Jannawar	Chief General Manager	NABARD, AP RO
11	B Ramesh Babu	Deputy General Manager	NABARD, AP RO

OFFICIALS - GOVT. OF A.P			
12	Neelam Sawhney, IAS	Chief Secretary	Govt. of A.P
13	Dr. (Smt.) Poonam Malakondaiah, IAS	Spl. CS, Agriculture/AH/DD and Fisheries	Govt. of A.P

14	R. Karikal Valaven, IAS	Spl. Chief Secretary - Industries	Govt. of A.P
15	Shamsher Singh Rawat, IAS	Principal Finance Secretary to Govt.	Govt. of A.P
16	Gopal Krishna Dwivedi, IAS	Prl. Secretary, Panchayat Raj & Rural Develop.	Govt. of A.P
17	H. Arun Kumar, IAS	Special Commissioner Agriculture	Govt. of A.P
18	P Raja Babu, IAS	Chief Executive officer, SERP	Govt. of A.P

PUBLIC SECTOR BANKS

19	I Shabbir Hussain	General Manager	Canara Bank
20	Lal Singh	General Manager	Union Bank of India
21	R V Ramana Rao	General Manager	Union Bank of India
22	M V Swamy	General Manager	Union Bank of India
23	Y S Prasad	Deputy General Manager	State Bank of India
24	B Venkat Narayana	Deputy General Manager	Indian Overseas Bank
25	PV Prasad	Deputy General Manager	Indian Bank
26	D Rama Prasad Rao	Dy Zonal Head	Bank of India
27	BSRK Prasad	Chief Manager	Punjab & Sind Bank
28	NVB Srinivas	Chief Manager	Bank of Maharashtra
29	M Nageshvara Rao	Chief Manager	Punjab National Bank
30	N Rama Krishna	Senior Manager	Punjab National Bank
31	S Rajiya NS Begum	Senior Manager	Uco Bank

REGIONAL RURAL BANKS

32	A Venkata Reddy	Chairman	APGB
33	T Kameswara Rao	Chairman	CGGB
34	B Suri Babu	Chairman	SGB
35	K Praveen Kumar	Chairman	APGVB
36	G Nagaraju	GM	APGVB

APCOB

37	Dr. RS Reddy	MD	APCOB
38	Dr. G Vari Mohan	RCS	APCOB

PRIVATE SECTOR BANKS

39	S Srikanthan	AGM & RH	ICICI Bank
40	N Srinivasa Rao	Asst. VP	HDFC Bank
41	Ch Sreenivasa Rao	Deputy Vice President	Axis Bank
42	E Karim Lal	GM & RH	IDBI
43	M Sudheer Chowdari	SM-Agri	KVB
44	B Arun Raj	Asst. Manager	TMB

OFFICERS FROM SLBC

45	Nadeem Anwar Ansari	Manager	Union Bank of India
46	Mudith Himwan	Asst Manager	Union Bank of India
47	G S Sowmya	Asst Manager	Union Bank of India

Proceedings of the Meeting of Sub-Committee

Date: 27.08.2020 - Time: 3.00 PM

Venue: AP State Skill Development Corporation Office, Tadepalli

**STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH
CONVENOR: UNION BANK OF INDIA**



**FGM Office, Union Bank of India (e-Andhra Bank)
Pattabhi Building ,2nd Floor, RR Apparao Street, Vijayawada
Phone: 0866 - 2562522, 2562518**

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Pursuant to the Meeting of the Sub-Committee that held on 26.08.2020 at APIIC Building, Mangalagiri, The meeting with Bankers and representatives of insurance companies was convened at AP Skill Development Corporation office, Tadepalli to discuss the modalities of coverage of 1.5 cr rice card holders under PMJJBY and PMSBY through **YSR Bima Scheme**. The Meeting was chaired by **Smt. B Udayalakshmi, IAS Principal Secretary to Govt of AP, LFB and IMS**. The meeting was attended by Senior executives from Banks, Insurance Companies and officials from Labour Department. The detailed list of participants is enclosed.

Sri T .S Ramesh Babu, Deputy General Manager, SLBC of Andhra Pradesh, extended a warm welcome to the participants and initiated the discussion on the agenda item.

Principal Secretary, GoAP briefed about the **YSR Bima Scheme** which is slated to be launched in the month of September 2020 to provide insurance coverage for 1.50 cr rice card holders in case of death or disability. Govt of AP identified 1.5 crore Rice Card holders in the State of A.P, whom the Government desires to cover under PMJJBY (Pradhan Mantri Jeevana Jyothi Bima Yojana) and PMSBY (Pradhan Mantri Suraksha Bima Yojana). Under the YSR Bima scheme, the premium amount will be paid by the Govt of AP where required budgetary allocation has been approved. Principal Secretary explained the mode of premium amount transfer as under.

- Government shall credit with the Banks the lump sum amount of premium, based on the total number of eligible Rice card holders covered under PMJJBY/PMSBY in the pooling account of respective Banks.
- Banks shall then credit the premium to the individual account holders.
- Beneficiaries will be covered under PMJJBY /PMSBY by remitting the premium amount from their individual PMJDY accounts by the Banks.

Sri T .S Ramesh Babu, Deputy General Manager, SLBC of Andhra Pradesh, informed that there are 106.13 laks PMJDY account holders in the state as on 30.06.2020. SBI, Union Bank of India and Canara Bank are having the major chunk of accounts. Banks have already enrolled 23.92 laks under PMJJBY and 88.46 laks bank account holders under PMSBY scheme as on 31.03.2020 in AP. (Bank wise details are enclosed)

The following action points were emerged in the meeting.

- Insurance Companies agreed to cover the beneficiaries under PMJJBY and PMSBY on receipt of premium from their individual accounts.
- Insurance Companies agreed to settle the claims in hassle free manner on receipt of claim form and other relevant documents either from Bank/Village or ward volunteer /Beneficiary.
- Claim shall be settled within maximum period of 14 days on receipt of claim proposal.

The meeting was concluded with vote of thanks.

S.No	Name of the Participant	Designation	Name of the Bank/ Organisation
	Smt/Sri		
1	B Udayalakshmi, IAS	Principal Secretary, LFB & IMS	Govt of AP
2	G Rekha Rani, IAS	Special Commissioner, Labour Dept.	Govt of AP
3	T S Ramesh Bapu	DGM, SLBC Coordinator	UBI
4	T Kameswara Rao	Chairman	CGGB
5	G Ramakrishna	DGM	APGB
6	P D Sarma	AGM	Canara Bank
7	P Veera Reddy	CM	CGGB
8	M Tarun Kumar	Sr Manager	Indian Bank
9	K V Prasanna Kumar	Sr Manager	Axis Bank
10	K Raja Srinivas	Sr. Manager	SGB
11	Phanendra Kumar	Lead Manager	NPCI
12	G Darwin	Asst Manager	New India
13	P Praveen Kumar	Circle Manager	Axis(Max Life)
14	Suresh Royal	Asst Vice President	UBI SUD Life
15	A Muralidhar	Sr D.M	National Insurance
16	Ramesh Ponna	Zonal Head	Canara HSBC OBC Life
17	S Rama Rao	Sr. Branch Manager	United India Insurance Co
18	V V S N Sarma	A.O	New India Assurance
19	S V Phaneendra	Officer	LIC
20	P Madan Kumar	A.B.H	India First Life Insurance
21	V Umamaheswara Rao	Asst Manager	National Insurance
22	Adinarayana	Location Head	UBI SUD Life
23	Vijayanand K	Sales Manager	Bajaj Alliance
24	Raja Pratap	Project Manager	SERP

Proceedings of the Meeting of Sub-Committee

Date: 26.08.2020 - Time: 3.00 PM

Venue: APIIC Building, Mangalagiri

**STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH
CONVENOR: UNION BANK OF INDIA**



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Proceedings of Meeting of Sub- Committee

A Meeting of the Sub-Committee was held on 26.08.2020 at APIIC Building, Mangalagiri . The meeting was chaired by **Smt. B Udayalakshmi, IAS Principal Secretary to Govt of AP, LFB and IMS** . The meeting was attended by Senior executives from Banks and officials from Labour Department, Fisheries Department, Govt of AP . The detailed list of participants is enclosed.

Sri T .S Ramesh Babu, Deputy General Manager, SLBC of Andhra Pradesh, extended a warm welcome to the participants and initiated the discussion on the agenda items.

AGENDA 1 : YSR BIMA SCHEME

Principal Secretary , GoAP , highlighted the following in her opening remarks.

Government of Andhra Pradesh decided to launch YSR **Bima** Scheme to provide relief to the families of workers in unorganised sectors in case of death or disability . Erstwhile Chandranna**Bima** Scheme was withdrawn w.e.f 01.04.2020 as per the communication of DFS, Ministry of finance , Govt of India. DFS, further stated that the Scheme shall be extended in the State only if it is processed through the Banks and individual accounts of the policy holders. Hence Govt of AP wishes to introduce YSR **Bima** scheme in place of Chandranna**Bima** Scheme . About 1.5 crore Rice Card holders were identified in the State of A.P, whom the Government desires to cover under PMJJBY (Pradhan Mantri Jeevana Jyothi **Bima** Yojana) and PMSBY (Pradhan Mantri Suraksha **Bima** Yojana). PMSBY covers accidental death for the age group of 18-70 while PMJJY covers both accidental death and natural death for the age group of 18-50. Aadhar linked Rice card holders list of 1.50 cr whom the government wishes to cover under YSR **Bima** Scheme is readily available with the Government.

Government of AP shall pay the premium of PMJJBY and PMSBY Schemes for all the proposed 1.50 Cr Rice card holders. The task before the Government is to open the PMJDY accounts to all eligible people, where it is observed that most of the people have already opened PMJDY accounts with various banks. Requested Bankers to provide the detailed list of PMJDY account holders in their respective Banks in the State of A.P

Further deliberations continued on the mode of payment of Premium to the accounts of policy Holders :

- As the Scheme is a continuous process, member Banks suggested the mode of payment to be through pooling account
- Government shall credit the Banks with the lump sum amount of premium based on the total number of Rice card holders PMJDY accounts available in the respective Banks
- Banks shall then credit the premium to the individual account holders
- Government assured to extend required support in getting relevant documents from families of beneficiaries while claim settlement with the help of call centres/Village volunteer system.

After at length deliberations, following action points were emerged

- All the member Banks to provide the PMJDY account holders data base to the A.P State within 3 days through SLBC of AP.
- The detailed format in which Banks shall provide the PMJDY details of account holders shall be shared by SLBC with the Banks. (format enclosed)
- After the submission of PMJDY details by Banks to SLBC, the database shall be shared by SLBC of A.P with the Government on the authorised mail id.
- Government assured the confidentiality of the PMJDY accounts data base thus shared by the Banks.
- Upon mapping of data, Rice card holders who don't have a PMJDY account would be identified and new PMJDY accounts to be opened for all those.
- Village Volunteers who will be trained by the Government in identifying the Primary Bread Earners shall facilitate in opening of new accounts.
- Government promised to facilitate Banks in opening new PMJDY accounts with the help of Village/Ward Volunteers in the State.
- Village Volunteers shall assist the banks to fill up the application form with nominee details and bring the customer to nearest bank along with the needed documents for opening of PMJDY account.
- The account shall be opened upon submission of KYC forms.
- Banks to ensure the opening of PMJDY accounts immediately.

(Action : All Banks, SLBC of AP and Labor Department, Govt of AP.)

AGENDA 2 : FISHERIES AND AQUACULTURE INFRASTRUCTURE DEVELOPMENT FUND(FIDF) SCHEME.

Details of the FIDF Fund for the financial year were explained by the officials of Fisheries department -

- The proposed FIDF of 7000 crores is 5 years project upto the year 2023.
- Various Schemes list introduced under FIDF were pointed out as per the guidelines
- FID department acts as Nodal agency which collects the applications from the beneficiaries and forward them to CAMC (Approval and monitoring committee) after scrutinizing. Interest Subsidy details were elaborated as per the guidelines.
- Upon raising the concern of unawareness of FIDF Scheme by the Banks in the state of A.P , the SLBC Coordinator assured the FID department that the scheme guidelines shall be shared with all Banks in the State.

AGENDA 3 : INDUSTRIAL DEVELOPMENT POLICY

Sri Giridhar Rao, Joint Director of Industries Department explained about the latest Industrial development policy 2020-2023 launched by Govt of AP. He requested the bankers support in extending liberal finance to all eligible entrepreneurs to push the prosperity of industrial activity in the state.

SLBC of AP requested a clarification on whether it is possible for the Bank to create the security interest in favour of financing bank on the security which is on lease (APIISC Plots). Joint director advised the SLBC to seek the clarification with APIIC about the availability/ creation of security in favour of financing banks for the plots leased to the entrepreneurs/firms/companies situated in Industrial parks developed by APIIC.

Joint Director, further advised banks to offer their suggestion on newly introduced industrial policy to modulate it for easy bank finance and to more entrepreneur friendly

The meeting was concluded with vote of thanks.

LIST OF PARTICIPANTS

S.No	Name of the Participant Smt/Sri	Designation	Name of the Bank/ Organisation
1	B Udayalakshmi, IAS	Principal Secretary, LFB and IMS	Govt of AP
2	G Rekha Rani, IAS	Special Commissioner, Labour Dept	Govt of AP
3	B Ajay	Additional Commissioner, Labour Dept	Govt of AP
4	T S Ramesh Babu	DGM & Coordinator, SLBC AP	SLBC of AP
5	S V Giridhara Rao	Joint Director, Industries	Govt of AP
6	T Kameswar Rao	Chairman	CGGB
7	K Kiran Kumar	Assistant General Manager	SBI
8	P Amaranatha Reddy	Assistant General Manager	Bank of Baroda
9	P D Sarma	Assistant General Manager	Canara Bank
10	K Mastan Rao	Deputy General Manager	APCOB
11	SVB Shankar	Chief Manager	IOB
12	P Veere Reddy	Chief Manager	CGGB
13	M Tarun Kumar	Senior Manager	Indian Bank
14	K Rajasrinivas	Senior Manager	SGB
15	KV Prasanna Kumar	Senior Manager	Axis Bank
16	V Srinivasa Rao	DBM	ICICI Bank
17	D S Sudhakar	Assistant Director, Fisheries	Govt of AP
18	Dr M Persu	Assistant Director, Fisheries	Govt of AP
19	Raja Pratap Kumar	Project Manager, SERP	Govt of AP
20	Y D Vijayakumari	Project Executive, SERP	Govt of AP
21	B Ramesh Babu	State Coordinator, GSWS	Govt of AP
22	P Venkata Reddy	Manager, IT-Operation, GSWS	Govt of AP
23	Mudith Himwan	Assistant Manager	SLBC of AP
24	G S Sowmya	Assistant Manager	SLBC of AP
25	Pradeep Z	Tech Lead	Progment

Proceedings of Sub-Committee Meeting.

Date : 09.09.2020
Time : 3.00 PM
Venue : SLBC Office, Vijayawada

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

CONVENOR : UNION BANK OF INDIA



**FGM Office, 2nd Floor, Andhra Bank Building,
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Meeting of Sub-committee was held on 09.09.2020 at SLBC office in Vijayawada. **Sri Ajay Jain, IAS Principal Secretary, VS/WS/VV/WV and Housing GoAP** chaired the meeting. The meeting was attended by Director VV/WV/VS/WS , CEO, SERP , MD, MEPMA and officers of concerned departments from GoAP, Executives & Senior officers from various Banks. Executives from SBI (LHO, Amaravathi) and UBI (FGMO, Vizag) participated the meeting through Video Conferencing. The detailed list of participants is enclosed.

Sri V Brahmananda Reddy, Field General Manager and Convenor SLBC of AP has extended a warm welcome to the participants and initiated discussion on agenda items .

Agenda 1 : JAGANANNA THODU Scheme- Status review

Principal Secretary, GoAP in his opening remarks briefed about the scheme. The small traders (Chiruvyaparulu) have been bearing the brunt of COVID 19 out break, which severely has affected their livelihood. Keeping their travails in view and to lend helping hand to overcome the hardships, Govt of AP formulated a scheme called "Jagananna Thodu " aiming to extend bank finance to chiruvyaparulu from rural and urban areas. The modalities for implementation were earlier discussed during the Sub Committee meeting held on 02.05.2020. Govt of AP had decided to provide total interest reimbursement facility to the beneficiaries under this scheme.

Requested Banks to sanction a loan amount of upto Rs 10,000/ based on their requirement and eligibility to the beneficiaries under Jagananna Thodu Scheme. The Govt of AP has started process of beneficiary identification and issuance of identity cards. As such 5.75 lakh beneficiaries are indentified hitherto.

As the scheme is tentatively to be launched on October 5,2020 by Hon'ble Chief Minister, requested banks to expedite the loan sanction process. All field functionaries of state Government had been thoroughly sensitized about the scheme. In view of large number of applications to be handled, Banks can utilize the services of VV/WV/VS/WS staff for application collection, documentation etc. Govt of AP through its mammoth Village/Ward secretary/volunteer system which would help the banks for the recovery of loans.

Further informed that , for the beneficiaries financed under PM SVANidhi scheme in our state , Govt of AP would reimburse the interest amount charged above the interest subvention of 7 % .

Requested bankers support and co operation for successful implementation of the schemes.

Field General Manager and Convenor SLBC of AP, stated that Jagananna Thodu is an unique scheme designed by Govt of AP to cover wider activities under taken by chiruvyaparulu apart from Street vendors. The modalities and other operational guidelines were discussed earlier . Requested Bankers to present their views/suggestions to bridge the gaps in implementation.

Director VV/WV/VS/WS highlighted that , the details of identified beneficiaries would be maintained in digital platform, where a facility to view the details would be given to Bankers. The department has already mapped the 14000 plus secretariat with Bank and branch, where it may be considered by Bank branches to accept the applications from area of their mapped secretariats.

Field General Manager and Convenor SLBC of AP has expressed that there is probability of application flooding in a single mapped Bank branch, in areas where multiple bank branches are functioning in the vicinity of secretariat.

SLBC of AP 212th Meeting of SLBC Convenor :
Director VV/WV/VS/WS requested SLBC to design a methodology for application submission at Bank branches.

AGM, Indian Bank, expressed that, a notable number of Bank staff have contracted COVID -19, this may be a cause of concern to press the branches to attend huge number of applications received under the scheme.

After a thorough deliberations, following action points evolved in the meeting.

- ✓ Bank Controllers shall advise the field level branch functionaries to sanction the loans under Jagannanna Thodu scheme for all eligible applicants on priority basis.
- ✓ SLBC to formulate a process for claiming the interest subvention by financing banks from Govt of AP.
- ✓ Govt of AP to issue a GO for waiver of stamp duty on loan documents to be executed by beneficiaries.
- ✓ Banks can utilize the services of Village/Ward volunteers or Village/Ward Secretariat staff for the purpose of application mobilization, assistance in completion of documentation formalities and recovery.
- ✓ Banks to be provided with login in facility to view the beneficiary details from Govt portal.
- ✓ A follow up meeting shall be conducted on 24.09.2020 to review the progress under the scheme.

(Action : SLBC of AP, Banks, Govt of AP VV/WV Dept)

Agenda 2 : Other Items

CEO, SERP, Govt of AP lauded that bankers are actively involving in YSR Cheyutha scheme and requested to extend same kind of support for Jagananna Thodu and YSR Bima schemes. Further informed that, Govt of AP has been collecting the beneficiary details for YSR Bima scheme on bio metric basis which can be utilized for bulk opening of PMJDY accounts by the Banks since e-KYC norms are fulfilled.

OSD, Finance Department, Govt of AP has advised the bankers for refunding of unutilized subsidy amount to Government pertaining to units of FY 2016-17, 2017-18, 2018-19 as per the resolution made in 211 SLBC meeting.

DGM, SLBC of AP requested member bankers to submit the CQR data for June 2020 quarter immediately without inviting further reminders as the proposed 212 SLBC meeting is advancing closely.

The meeting was concluded with vote of thanks to the participants.

S N	Name of the Official Smt/Sri	Designation	Organization/Department
1	Ajay Jain, IAS	Principal Secretary, Housing	Govt of AP
2	V Brahmananda Reddy	FGM and Convenor	SLBC
3	P Raja Babu, IAS	CEO, SERP	Govt of AP
4	GSN Kumar, IAS	Director , VV/WV/GS/WS	Govt of AP
5	V Vijayalakshmi	MD, MEPMA	Govt of AP
6	K V Nancharaiah	MD, STREENIDHI	Govt of AP
7	U Chiranjeevi	O S D, Finance Department	Govt of AP
8	T.S. Ramesh Babu	DGM	SLBC
9	M Srinivas Rao	AGM	UBI
10	Manmohan Singh	AGM	Canara Bank
11	Bishwanath Das	AGM	Indian Bank
12	J Ramakrishna	R M	SGB
13	K Mastan Rao	DGM	APCOB
14	M Nageswara Rao	CM	Punjab National Bank
15	P Veera Babu	CM	CGGB
16	Ritesh Kumar	CM	Bank Of Baroda
17	SVB Shankar	CM	Indian Overseas Bank
18	Sudhir Chaudhary	SM	Karur Vysya Bank
19	K Tarakarama Rao	AVP	HDFC Bank
20	M Pragna	Manager	Canara Bank
21	KV Prasanna Kumar	Manager	Axis Bank
22	Tejaswini Behera	Rural Development Officer	Indian Bank
23	V S Pavan Kumar	Manager	CGGB
24	G Savitri	SMC, MEPMA	Govt of AP
25	N N R Srinivas	SMM, MEPMA	Govt of AP
26	R Adi Narayana	SMM, MEPMS	Govt of AP

Proceedings of Sub-Committee Meeting.

Date : 04.09.2020
Time : 3.30 PM
Venue : SLBC Office, Vijayawada

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

CONVENOR: UNION BANK OF INDIA



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Proceedings of Sub-Committee Meeting.

Meeting of Sub-committee was held on 04.09.2020 at SLBC office in Vijayawada. **Sri P Raja Babu, Chief Executive Officer, SERP, GoAP** chaired the meeting. The meeting was attended by Executives & Senior officers from member Banks. Executives from SBI and UBI participated the meeting through Vedio Conferencing. The detailed list of participants is enclosed.

Sri V Brahmananda Reddy, Field General Manager and Convenor SLBC of AP has extended a warm welcome to the participants and initiated discussion on agenda item.

Agenda : YSR Cheyutha Scheme- Finalization of Scheme Guidelines for Bank finance and Discussion on Draft MoU.

SERP, CEO, GoAP has highlighted the following.

- As part of economic empowerment of women, Govt of AP has launched "YSR CHEYUTHA" scheme on August 12, 2020.
- It is one of the flagship programme of the Government, where a financial assistance of Rs 75,000 (in four tranches in next 4 years) will be provided to all eligible women beneficiaries.
- Beneficiaries, who are in the age group of 45-60 years, belonging to SC/ST/BC/MINORITY Communities are eligible for this scheme.
- Under this scheme, intended funds from Govt will be released directly to beneficiary's bank accounts.
- The first installment amount of Rs 18,750 already released.
- Govt aims to channelize this funds in order to utilize for livelihood activities to improve members' income levels and thereby their living standards.
- Government has identified 8 income generating activities, which are familiar to members. Beneficiaries are at their liberty to choose the income generating activity according to their skill and interest.
- Govt of AP would handhold the scheme by providing technical support, forward and backward linkages, marketing support etc.
- As such Govt of AP has entered MOU with reputed companies like Amul, Hindustan Universe, ITC Ltd, Reliance and Protector and Gambla. The MoU would facilitate beneficiary to get the stock at distributor cost and estimated a 15% profit margin.
- The Preparation of Modalities and beneficiary identification is underway for Dairy, Sheep/Goat and Fruits & Vegetable activities.
- As far as retail business activity, the beneficiary identification is completed and same is already shared to SLBC
- Members need an additional finance to start/expand the business activities, where Banks to extend required additional financial support in the form of bank loan.
- Bankers support and Co-Operation is crucial to take forward the scheme successfully.
- Requested SLBC to prepare SOP on bank finance under the scheme for the benefit of all member banks.
- Government decided to open 2000 retail shops by beneficiaries across the state on Sep 11, 2020 as initial step.

- Requested Bankers to extend financial support liberally as this novel scheme aiming to uplift living standards of around 21 lakhs poor women across the state.

Field General Manager and Convenor, SLBC of AP has informed that,

- The Scheme intended to empower the women socially and economically .
- Banks can take advantage of the scheme to provide the credit facility under PMMY scheme , which enable us to meet statutory targets in Priority Sector lending and targets under PMMY scheme as well.
- To enhance the commitment and for abiding the accepted terms, a Bipartite agreement which was designed by SERP will be executed between borrower and partner company. This will add an advantage to run the business without any hindrance.
- Requested Bankers to view the lending under the scheme in a business prospective where recovery prospects are reinforced by Government assurance on additional facility of adjustment of future receivable amount.

SERP, CEO, further requested that Banks to facilitate the borrowers to avail the finance with least burden. Requested banks to find suitable digital mode for making payments by the beneficiary to supplying company to avoid cash transaction. Advised SLBC to have discussion with supplying company in this regard.

Field General Manager and Convenor, SLBC of AP, proposed that Banks can allow the borrowers of the scheme to avail the loan amount for following components .

- Rs 15000- For unit establishment ,furniture etc.
- Rs 40000- For procuring stock with partner company
- Rs 20000- For procuring stock from local companies.

AGM, Union Bank of India, suggested that an uniform loan application designed for Kishore scheme of PMMY scheme may be utilized uniformly by all the banks for lending under the scheme.

Chairman, CGGB, informed that Kishore scheme application suits for the purpose but needed simplification and assured that CGGB would prepare simplified loan application and process note for the lending under proposed scheme.

Chairman, CGGB requested that borrowers to be allowed to avail the loan facility on declaration basis as the business activity formalized/ channelized by Government and an agreement on responsibilities executed between borrower and partner company.

SERP, CEO, assured that on finalization of simplified application and process note, SERP would print the sufficient copies and supplied to the all Banks.

DGM, SLBC requested a clarification on eligibility for the scheme of a beneficiary on attaining age of above 60 years.

SERP, CEO, clarified that members who attain age above 60 years are not eligible under this scheme.

After a at length discussions following action points are emerged in the meeting.

- SLBC of AP to prepare a field level compatible SOP (Standard Operating Procedure) of the scheme for the benefit of all Bankers.

SLBC of AP

212th Meeting of SLBC

Convenor :

- Simplified loan application and process note to be prepared by CGGB shall be utilized by all financing Banks .
- SERP to print the sufficient copies of loan application forms and process note forms and distribute to all financing Banks.
- SLBC to take up the matter with Government of AP to exempt stamp duty on loan documents executed by scheme beneficiaries.
- SLBC to held discussion with partner company to arrive acceptable digital mode for payments.
- SERP to share the updated beneficiary list by 05.09.2020.
- A copy of Bi partite agreement executed between borrower and partner company to be submitted to financing bank branch while availing loan.

Action : (Banks, CGGB, SLBC of AP, SERP, Govt of AP.)

Agenda 2 : YSR Bima Scheme - Delay in sharing of PMJDY account holders data base for Government of AP.

DGM, SLBC requested all pending Banks to share the data immediately , where Government of AP is mulling to launch the scheme shortly, where our database is more important to identify non PMJDY account holders from eligible 1.50 crore rice card holders. He made special appeal to SBI to expedite the submission since a more than 40% of accounts emanate from the Bank.

Agenda 3: Submission CQR data for 212 SLBC meeting tentatively scheduled to conduct on 15.09.2020.

DGM, SLBC informed that the information collated from member Banks will be consolidated and presented for review at apex level in presence of Hon'ble Chief Minister, Govt of AP during the SLBC meeting. SLBC is yet to receive information from certain Banks leading to delay in preparation of consolidation to arrive final data. He advised all failing banks to submit the CQR data of June 2020 quarter before **09.09.2020** without any further reminder/follow up.

The meeting was concluded with vote of thanks to the participants.

Proceedings of Sub-Committee Meeting.

Date : 06.10.2020
Time : 3.00 PM
Venue : SERP Office, Vijayawada

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

CONVENOR : UNION BANK OF INDIA



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Proceedings of Sub-Committee Meeting.

Meeting of Sub-committee was held on 06.10.2020 at SERP office in Vijayawada. **Sri Gopal Krishna Dwivedi, IAS Principal Secretary to Government (PR & RD)** chaired the meeting. The meeting was attended by **Principal Secretary to Government (VV/WV), Commissioner of Agriculture, CEO, SERP, Director, VV/WV, MD, AP TIDCO,** Executives & Senior officers from beneficiaries Banks and **NABARD.** Executives from SBI, Chairmen of APGVB, SGB and LDMs participated the meeting through Video Conferencing.

The detailed list of participants is enclosed.

Sri V Brahmananda Reddy, Field General Manager and Convenor SLBC of AP has extended a warm welcome to the participants and initiated discussion on agenda items .

Agenda 1 : YSR Cheyutha Scheme -Review of Status

Principal Secretary to Government (PR & RD) , informed that YSR Cheyutha Scheme is one of the prominent women welfare scheme of Govt of A.P. According to the deliberations of Sub- committee meeting held on 04.09.2020, SLBC of AP has prepared operational guidelines and shared it with all member Banks.

The scheme envisages to promote micro entrepreneurship among the weaker sections and the lending is safest as there is a provision to adjust the future receivables from the Government to the loan accounts in the event of default. Further, Government had entered MoU with reputed companies to ensure front end and forward and backward linkages. Government planning to develop an on line portal to monitor day to day transactions of the scheme members.

During the review of progress with field level functionaries, certain common issues were reported. These are to be sorted for smooth implementation.

Advised Controllers of the Banks to share copy of their internal circular/instructions given to Branch Managers to prevail upon the branches for active involvement.

CEO, SERP , Govt of AP informed that the implementation process was discussed in many meetings and clear operational guidelines were also issued by SLBC. The lending progress is very minimal. There are some instances where Branch Managers are insisting for quotations, PAN, lease agreements, financial statements etc. Requested Controllers of the Banks to elucidate Branch Managers about the approved scheme guidelines to sanction the loans.

Further clarified that, Rs 35,000/ can be transferred to beneficiary SB account on declaration basis to enable them to procure furniture and for local stock purchase. The rest of Rs 40,000 can be transferred through digital modes/cheques to the tie up suppliers.

Spl Secretary, Finance Dept Govt of AP, informed that the YSR Cheyutha scheme was launched with a long vision to improve economic activity in rural areas . Government planning to start Janatah Bazaars near Ruthu Barosa Kendras where these Cheyutha retail shops may be linked up in future The scheme has very good prospects to flourish. Further advised Bankers to support the scheme and for extending lending liberally.

Convenor SLBC of AP, highlighted that all Banks have agreed to implement the scheme. This is very good scheme to promote economic activity at rural areas. The scheme is backed by strong organizational structure. Advised Bankers to percolate the guidelines down the line and monitor for hassle free lending.

Deputy General Manager, BOB requested SERP, Govt of AP to issue proceedings for each sponsored beneficiary.

Chairman, CGGB requested Government's clarification on loan disbursement for the beneficiaries who do not have tie up facility. Further requested Govt decision on stamp duty exemption at the earliest.

After at length discussions, following action points emerged in the meeting.

- ✓ Banks to issue suitable instructions to their branches for active participation in the programme.
- ✓ Individual Bank's internal guidelines of the scheme to be shared to department through SLBC.
- ✓ Banks shall not insist for PAN/Financial statements for processing of Loan applications as these are weaker section category and small ticket loans.
- ✓ Banks to disburse the loan proceeds directly through the SB accounts of the beneficiaries according to the operational guidelines of SLBC.
- ✓ As the beneficiaries are formally identified by the Government and establishment of unit is ensured by Govt of AP, lease agreement shall not be insisted.
- ✓ Government to authorize the VS/WS functionaries to issue proceedings for each identified beneficiary.
- ✓ There is no stamp duty exemption available as on date. It will be informed as and when exempted.

(Action: All Banks Concerned, SLBC, SERP, Govt of AP)

Agenda 2 : Jagananna Thodu- Review of Status

Principal Secretary to Government (VV/WV), informed that Government of Andhra Pradesh had decided to launch a special scheme to handhold the street vendors ,artisans, people engaged in traditional handicrafts and small traders, and also bring them under the coverage of institutional lending. The economic activity of these people badly effected due to COVID-19 pandemic where bankers to lend helping hand to revive their livelihood.

It is a very simple scheme. Government will issue smart card to the beneficiaries. Each beneficiary is identified with QR Code. Already 6.26 laks beneficiaries are registered under the scheme.

While reviewing the scheme progress with field level functionaries, certain issues like non percolation of internal guidelines and instructions to branches was observed. This kind of communication gap is leading to slow progress in scheme implementation.

Requested the Banks to sensitize their field level functionaries suitably to accelerate the lending as the programme is scheduled to launch on 27th Oct 2020 by Hon'ble , Chief Minister. Requested bankers to approve the applications in portal and complete the documentation formalities. Loan proceeds can be credited to the borrowers accounts only on day of scheme launching.

Further, assured that Government would extend all possible support for recovery of loans through VV/WV/VS/WS system.

Director, VV/WV/VS/WS department Govt of AP, informed that their department had created dedicated online platform for easy monitoring of the scheme , where Bankers are to be sensitized for better use. Clarified that loans for the activities other than artisans/traditional handicrafts persons sanctioned by urban branches fall under category of PM-SVANidhi where as loans sanctioned by Rural branches fall under category of Jagananna Thodu.

Convenor SLBC of AP advised bankers to issue suitable instructions to branches to speed up the loan sanction process to reach notable figure by the time of scheme launching

Chairman, CGGB requested the department to provide separate login IDs for controllers with a facility of Bank wise and branch wise progress for close follow up with branches.

The following action points emerged in the meeting.

- ✓ Banks to issue suitable instructions to their branches for active participation in the programme.
- ✓ Individual Bank's internal guidelines of the scheme to be shared to department through SLBC.
- ✓ **VV/WV/VS/WS department Govt of AP** to provide separate login IDs for controllers of Banks and LDMs with a facility to view Bank wise and branch wise progress
- ✓ Banks to disburse the loans proceeds directly through the SB accounts of the beneficiaries according to the operational guidelines of SLBC.

(Action: All Banks Concerned, SLBC, VV/WV/VS/WS department Govt of AP)

Agenda 3: YSR Bima Scheme _ Status Review

CEO, SERP, Govt of AP informed that YSR Bima Scheme , a Social Security Scheme is to provide relief to the bereaved family members of the deceased Primary Bread Earner. Government desires to cover them under PMJJBY (Pradhan Mantri Jeevana Jyothi Bima Yojana) and PMSBY (Pradhan Mantri Suraksha Bima Yojana) schemes . Government of AP conducted field level survey and beneficiary identification was almost completed .

Requested Bankers clarification on coverage of schemes for an normal SB account holder.

Banker representatives confirmed that any savings account with any bank branch would suffice to get enrolment under the schemes. However expressed concerns about adjustment of premium amount towards pending bank service charges.

Convenor SLBC of AP conveyed that a notification by State Government stating that the premium amount remitted to YSR Bima beneficiary accounts should be used only to ensure insurance coverage to the beneficiaries under PMJJBY and PMSBY.

Spl Secretary, Finance Dept Govt of AP advised Bankers to adhere to set time lines while claim settlement process . SERP staff to help the claimant in submission of claim documents to Bank.

Principal Secretary to Government (PR & RD) has advised to convene separate meeting with insurance companies to arrive uniform & hassle free settlement process.

Agenda 4 : Institutional Finance to Actual Cultivators through JLGs / Swayam Sahayaka Sagudarula Sanghalu (SSSS)-

Commissioner of Agriculture ,GoAP has informed that , the Government of Andhra Pradesh has given utmost importance to tenant farmer finance. It is estimated that there are 16 lakhs tenant cultivators in the state. Govt of AP had brought CCRC concept to enable tenant farmers to avail Govt subsidies similar to owner farmer including bank credit. Govt has issued 6.31 lakh CCRC to the tenant farmers but the Bank lending is far behind the set targets.

In view of poor progress in lending to individual CCRC card holders, the Department has proposed to organize these CCRC holders/ other actual cultivators who did not get any institutional credit, into Joint Liability Groups (JLGs) on lines of NABARD guidelines. These groups are also called in telugu by the name "Swayam Sahayaka Sagudarula Sanghalu (SSSS)". The JLGs include tenant farmers, D Patta Holders and other marginalized farmers who are identified in crop system .

Further assured that , the robust workforce of Village secretariat/ Volunteer system would help the banks for renewal & recovery of OD loans.

Requested Bankers to extend Co operation for opening of accounts to JLGs and sanction of KCC loans to eligible groups.

Convenor SLBC of AP has advised Bankers to step up the tenant farmer finance through individual CCRC and JLG mode.

Chairman, CGGB requested that the field level functionaries of Agriculture department like AO/AEO/VAA to be empowered to certify loan assessment form (Micro Credit Plan) of the farmers of existing JLG/RMG to smoothen the KCC renewal process.

Chairman , APGVB requested that to avoid the confusion at field level, banks should allow opening of Bank accounts with the name JLG instead of SSSS.

After a meaningful discussion the following resolutions were emerged.

- ✓ Banks to consider to opening of the saving Bank accounts to farmers groups as JLGs on the lines of NABARD guidelines and to extend required credit facility.
- ✓ The VAA shall be allowed to certify the crop loan assessment form for RMG./JLG finance on the strength of e-panta/crop system. Banks shall consider to sanction/renew KCC to RMGs/JLGs against the assessment form certified by VAA without insisting individual CCRC . The approved format is enclosed.
- ✓ Banks to share the OD/NPA list of RMG/JLGs to respective JDs of Agriculture Department at District level through concerned Lead District Manager for the purpose of follow up for recovery.

(Action: SLBC of AP, Banks, Agriculture Department)

Agenda 5 : Release of pending VLR/PV amount and Reimbursement to Pre Paid Banks

Commissioner of Agriculture ,GoAP According to decision in 211 SLBC meeting, Banks were advised to update individual farmer details in the VLR portal to release the pending claim amount directly to farmers accounts. Govt is prepared to release the amount to Farmers KCC/SB accounts. Some banks confirmed that the exercise was completed. However , there are empirically 35 lakhs farmers' accounts to be updated in VLR portal and requested the Banks to complete the process immediately.

Asst General Manager, SLBC of AP flagged that farmers societies sponsored by e Andhra Bank don't have CBS platform where their claim is to be released directly to pooling account of Bank for onward transfer to individual farmers' account.

Commissioner of Agriculture ,GoAP replied that such kind of specific issues will be considered on positive note and release the amount directly to pooling account of Bank.

Chairman , APGVB, informed that , some portion of VLR amount was already parted by the Bank and requested to release the amount directly to Bank's pooling account.

Commissioner of Agriculture ,GoAP replied as per the instructions of Hon'ble Chief Minister that it was decided to credit the claim amount directly to farmers' account.

Chairman, CGGB informed that there are some cases of eligible closed KCC accounts for which even SB account details also not available.

Commissioner of Agriculture ,GoAP replied that these kind of small proportion of accounts can be considered and mode of release will be worked separately.

The following action points emerged in the meeting.

- ✓ Banks which have not updated the required farmers data in VLR portal to complete the process by the 10th Oct 2020.
- ✓ Claim amount of farmers' societies sponsored by e Andhra Bank shall be released directly to Banks pooling account for onward transfer to individual farmers' account.

(Action : Banks Concerned and Agriculture Department)

Agenda 6 : Issue of KCC to Agriculture and Allied activities - Campaign

Asst General Manager, SLBC of AP informed that as per the directions of DFS Banks to issue KCC cards to all eligible farmers of Agriculture and Allied activities in mission mode to achieve a target of covering 2.50 cr farmers under KCC as part of Atmanirbhar Bharath scheme.

The progress of the campaign is being reviewed by DFS on regular intervals. There is an adverse comment from DFS with regard to our state that bulk of pending applications are lying unattended in PMFBY portal .

Requested the concerned Banks to dispose the pending applications on priority basis.

**Agenda 7 : Housing Finance under PMAY(U) Affordable housing in Partnership (AHP)-
APTIDCO- Extension of gestation period**

Managing Director, AP DITCO, Govt of AP informed that Housing Finance under PMAY(U) Affordable housing in Partnership (AHP) a scheme has been in implementation in our state to provide shelter to EWS in municipal areas. Banks have extended credit support to around 10000 beneficiaries. The present Government has further revised the scheme and has taken a major decision to allot the 300 sft category houses at free of cost to the beneficiaries and the entire cost will be borne by the State Government and down sized number units. Hence originally allotted targets were down sized. Requested the bankers to finance for the beneficiaries who opted 365 sft category and 430 sft category.

Further conveyed that the major issues in scheme implementation expressed by Banks are completion of 24 months gestation period, slow progress in construction, delay in hand over of completed units to beneficiary, etc which are already clarified.

Govt decided to issue allotment letters for the beneficiaries.

The proposed policy changes to be approved at Government level, which is expected to happen within a short time.

Requested bankers to explore the possibility to extend the gestation for another one year as Government is seriously contemplating to complete the project.

Bankers' representatives expressed that to allow gestation period for the another 12 months requires policy change at apex level and also draw the adverse comments from statutory auditors.

Agenda 8 : Release of pending claims to RSETIs sponsored by UBI (e-Andhra Bank) in AP State & Trainings provided to Project LIFE MGNREGA& PMEGP beneficiaries.

Convenor SLBC of AP informed that Union Bank of India has sponsored 8 RSETIs in Andhra Pradesh state, which are conducting various skill development training programmes for unemployed rural youth at free of cost and supporting the trained candidates in getting settlement. MoRD, Govt of India reimburses the training expenses to RSETIs towards BPL candidates trained in RSETIs through concerned SRLM of the state. Accordingly, all RSETIs of UBI have submitted claim to SERP, GoAP on half yearly basis. But Rs 14.56 Cr claim amount is pending for release. On the same lines an amount of Rs 1.24 Cr of pending claims pertaining to Project LIFE –MGNREGA and PMEGP have not been settled.

Requested the department of Rural Development authorities to initiate necessary steps to release pending claim amount.

CEO, SERP, Govt of AP, informed that proposals are on to release 1.28 Cr. Advised all RSETIs to provide the information on details of training programs, trained and settlement candidates along with status on construction of own buildings.

Further advised to include RSETIs performance as part of agenda in Sub Committee /SLBC meetings for regular review.

The meeting was concluded with vote of thanks to the Chair, other dignitaries and member banks by Asst General Manager, SLBC of AP.

S.No	Name Shri	Designation	Organization
1	Gopal Krishna Dwivedi, IAS	Principal Secretary to Government,(PR&RD)	GoAP
2	Ajay Jain, IAS	Principal Secretary to Government(VV/WV dept)	GoAP
3	H Arun Kumar, IAS	Commissioner, Agriculture	GoAP
4	P Raja Babu, IAS	CEO, SERP.	GoAP
5	Naveen Kumar G.S. IAS	Commissioner , VS/WS Dept.	GoAP
6	Ch Sreedhar, IAS	MD, APTIDCO.	GoAP
7	V Brahmananda Reddy	Convenor SLBC	SLBC
8	E Raju Babu	Coordinator SLBC	SLBC
9	B Ramesh Babu	DGM	NABARD
10	Ch Rajasekhar	DGM	BOB .
11	A Uday Bhaskar Reddy	DGM	PNB
13	T Kameswara Rao	Chairman	CGGB
14	M Srinivasa Rao	AGM	UBI.
15	JSV Subramanyam	AGM	Canara Bank
16	G Mastanaiah	AGM	APGB
17	M V S. Rao	AGM	Indian Bank
18	Mastan Rao.K	DGM	APCOB
19	K Satish	Asst Chairman	SGB
20	K T Rama Rao	Asst. Vice President	HDFC Bank
21	SVB Shankar	Chief Manager	IOB
22	K V Prasanna Kumar	Sr. Manager	Axis Bank
23	V Srinivas Rao	Manager	SBI
24	B Prashanti	Manager	APCOB
25	Tejaswini B	Officer	Indian Bank
26	B S Srinivasacharyulu	AD, Agriculture	GoAP

Proceedings of the Meeting of Sub-Committee

Date: 14.10.2020 - Time: 3.00 PM

Venue: Auditorium, AP State Irrigation Dept , Vijayawada.

**STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH
CONVENOR: UNION BANK OF INDIA**



**FGM Office, Union Bank of India (e-Andhra Bank)
Pattabhi Building ,2nd Floor, RR Apparao Street, Vijayawada
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Proceedings of Meeting of Sub- Committee

A Meeting of the Sub-Committee was held on 14.10.2020 at Vijayawada. The meeting was chaired by **Smt. B Udayalakshmi, IAS Principal Secretary to Govt of AP, LFB and IMS**. The meeting was attended by Senior executives from Banks and officials from Labour Department, SERP, VV/WV/VS/WS Department, Govt of AP. The detailed list of participants is enclosed.

Sri V Brahmananda Reddy, Field General Manager and Convenor SLBC of AP has extended a warm welcome to the participants and initiated discussion on agenda items.

AGENDA : YSR BIMA SCHEME

Principal Secretary , GoAP , has explained the sum and substance of the scheme in her opening remarks.

Government of Andhra Pradesh decided to launch **YSR Bima Scheme** to provide relief to the families of workers in unorganised sectors in case of death or disability. About 1.30 crore Rice Card holders / Primary Bred Winners were identified through field survey and captured their details through separately designed App. Government desires to cover all these eligible beneficiaries under PMJJBY (Pradhan Mantri Jeevana Jyothi **Bima** Yojana) and PMSBY (Pradhan Mantri Suraksha **Bima** Yojana). Hence Banker role is crucial for successful implementation of the scheme .

Government of AP shall pay the premium of PMJJBY and PMSBY Schemes for all the eligible Rice Card holders / Primary Bred earners . As per the survey 95.00 lakhs beneficiaries have bank accounts, where 8.50 lakh people donot have either SB or PMJDY accounts . Requested Bankers to open the PMJDY accounts to these people with Zero Balance where VV/WV would extend required support to Bank branches to reduce burdon on them. LFB department , Govt of AP is the nodal agency, where as SERP is implementing agency of the scheme. SERP, Govt of AP would open an exclusive pooling account for the scheme with each participating Bank and premium amount will be parked by Government for eligible beneficiaries identified under the scheme by SERP/ Concerned Bank.

The scheme implementation process was discussed at length so far in various meetings, but the anticipated progress is not witnessed . The scheme is also scheduled to be launched shortly by the Hon'ble Chief Minister , hence Bankers are requested to bestow sincere and serious involvement in the scheme implementation.

Sri V Brahmananda Reddy, Convenor SLBC of AP highlighted that the scheme is designed with a noble cause to support underprevilised section of the society. Scheme entails the PMSBY & PMJJBY enrolments, hence our role is paramount for consummate scheme implementation within time bound manner. As the scheme aims to extend insurance coverage to the beneficiaries , Bankers need to involve with utmost care to ensure total coverage of eligible beneficiaries and also to complete the process within set time norms. Requested Controllers to percolate down the scheme guidelines and instruct the branches for active participation. Further explained the step wise procedure to be adopted in the scheme by Banks .

Chairman, CGGB informed that the dump data submitted by SERP to SLBC on 13.10.2020, for segregation is not getting opened in view of large file size and requested SERP to re submit the Bank wise data with the following selected fields, to enable bankers for easy segregation of data.

Village/ward Sec ID No	Bank	Branch	District	Mandal	Name of the Beneficiary	
Bank Account No	Gender	Aadhar	Name of the Nominee	Relation with Beneficiary	Age	Gender

Principal Secretary, GoAP assured that the data would be re submitted to SLBC and SERP with above fields by 15.10.2020 for further action.

BOB, Representative, expressed certain operational issues in enrolling PMSBY & PMJJBY applications.

Convenor SLBC of AP advised that keeping importance of the scheme in view and time lines, sort out the issues with support of your DIT department and requested to extend Co- operation for scheme implementation.

Further, **Convenor SLBC of AP** advised requested Government to appoint Nodal officers at District level and State level for Co ordination of issues if any arises.

After at length deliberations, following action points were emerged.

- All Controllers of the Bank shall percolate down the scheme guidelines to the branch level and issue clear instruction to the Branches to take active participation in scheme implementation.
- Bank branches shall open zero balance PMJDY accounts to the beneficiaries referred by the VS/WS staff on priority basis.
- SERP to re-submit the Bank wise data to SLBC in the above format by 15.10.2020.
- The standard operating procedure shall be prepared by SLBC for the benefit of member Banks.
- PD, DRDA is identified to act as scheme coordinator at District level for the Government to Co-ordinate and resolve issues.
- Lead District Managers shall act as Co coordinator for Banks to resolve the issues at District level.
- Following officers shall act as State level coordinators for the Government to resolve the issues which are not solved at District level.

Name	Department	Designation	Contact Number
Ch. Raja Pratap	SERP	Project Manager	9000404255
Ramesh Bbau	OSD,VS/WS dept	OSD	9704956554
B. Ajay	Addl Labour Commissioner, Labour Dept	Dep Labour Commissioner	9849569175

(Action : Banks, SLBC of AP, SERP, Labour Depart, VS/WS Dept, LDMs)

S.No	Name (Shri/Smt)	Designation	Organization
1	B Udayalakshmi , IAS	Principal Secretary LFB & IMS	Govt of AP.
2	V Brahmananda Reddy	SLBC Convenor	SLBC
3	G Rekha Rani, IAS	Special Commissioner	Labour Dept. GoAP
4	E Raju Babu	SLBC Coordinator	SLBC
5	T Kameswara Rao	Chairman	CGGB
6	JSV Subrahmanyam	AGM	Canara Bank
7	B Ramachandraiah	DGM	APCOB
8	G S Satyanarayana	AGM	APCOB
9	Y Subrahmanyam	Chief Manager	Bank of Baroda
10	N Gayatri	Chief Manager	Punjab National Bank
11	M Tarun Kumar	Senior Manager	Indian Bank
12	K V Prasanna Kumar	Senior Manager	Axis Bank
13	K Raja Srinivas	Senior Manager	SGB
14	M Vishnukanth	Senior Manager	HDFC Bank
15	D Babu Rao	Manager	IOB
16	Ch. Raja Pratap	Project Manager	SERP
17	Uday Kiran V	Consultant	SERP
18	Z Pradeep	IT Manager	Progment
19	Tejawsini B	RDO	Indian Bank
20	Venkat Reddy.P	IT consultant	Govt of AP

SLBC of AP

Notes

212th Meeting of SLBC

Convenor :



SLBC of AP

Notes

212th Meeting of SLBC

Convenor :

